

Frequently Asked Questions

Why should I purchase a travel insurance plan for my vacation?

You've saved, you've waited, and now you're all set to travel. Preparing for your trip includes covering yourself for unfortunate occurrences that threaten to interfere with even your best-laid plans. By purchasing travel insurance, you can insure yourself for covered cancellation penalties, medical costs, as well as gain access to a wide range of traveler's assistance services.

How much does the insurance plan cost?

The insurance plan costs 7% of your total booking cost, can be collected at the time of the reservation. Whether you have 2 people or 20 people traveling under the reservation, the plan cost is calculated based on the total booking cost.

Are the benefits listed per insured or per booking?

The benefits for Trip Cancellation and Trip Interruption are the total per booking. For example if the insured purchased travel insurance coverage for a trip costing a total of \$2,000, this would be the maximum reimbursement allowable under trip cancellation or interruption for that booking. All other coverages are per person. In the event that there are four people traveling under that \$2,000 reservation, and two of them lose their luggage, they each can get reimbursed up to \$1,000 (\$200 per person per day) to purchase necessary items while we help them track down their baggage. The only other exception to the per person coverage is the Car Rental Collision Coverage which is per car coverage.

Is there help while I'm traveling?

An added value offered in this insurance plan is the 24-Hour Emergency Assistance Services. Travel Guard is a leader in this field. With Travel Guard, you have access to the services of a highly trained, multi-lingual staff around the clock to assist you with emergencies such as: cash transfers, lost documents, baggage tracking medical or legal monitoring, physician referrals, flight rebooking, and roadside assistance. They are also equipped to respond in many unexpected circumstances. If an emergency should arise during your trip, call Travel Guard immediately and give the details of your problem or medical emergency.

I know that I have a pre-existing medical condition; will this plan cover me?

Even if you have a medical condition that has been unstable in the last 60 days, you should still consider purchasing the All Seasons Travel Plan because you can waive the Pre-Existing Condition exclusion by purchasing the insurance within 21 days of your initial deposit. So long as you are medically able to travel at time of purchase, waiving the Pre-Existing Condition exclusion is the easiest way to alleviate doubt as to coverage for chronic medical conditions. Coverage is excluded in the plan due to some conditions such as anxiety related mental or nervous disorders. Please see the Exclusions section of the Description of Coverage to view these conditions.

This waiver applies to the primary insured, traveling companions, family members and/or business partners.

One of the reasons listed under trip cancellation is “Sickness, Injury or death of an Insured, Family Member, Traveling Companion, Service Animal or Business Partner”. What is the definition of a Family Member, Business Partner and Service Animal?

The family member definition means the Insured’s or Traveling Companion’s spouse, Domestic Partner, Child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparents, grandchild, step-child, stepbrother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, legal guardian, foster child, ward, or legal ward.

The Business Partner definition means a person who: (1) is involved with the Insured or the Insured’s Traveling Companion in a legal partnership; and (2) is actively involved in the daily management of the business.

The Service Animal definition means any guide dog, signal dog, or other animal individually trained to work or perform tasks for the benefit of an individual with a disability, including, but not limited to, guiding persons with impaired vision, alerting persons with impaired hearing to intruders or sounds, providing animal protection or rescue work, pulling a wheelchair, or fetching dropped items.

Will my current homeowners, renters, credit card, or health insurance coverage cover me during my trip?

Your other insurance may not offer coverage while you travel due to benefit limits, territory restrictions, and deductibles. Many people don't have any insurance coverage at all if they must cancel their trip. The All Seasons Travel Plan has a wide range of travel benefits; which credit card, homeowners, and renter’s insurance coverage may not offer. The medical coverage included in this insurance plan is vital for many people whose health insurance plans do not pay for covered medical expenses incurred outside of the United States (e.g., Medicare, certain HMO's, etc.) Plus, the emergency medical insurance coverage is primary.

Given the current economy, what if I or my traveling companion loses our employment?

The All Seasons Travel Plan includes trip cancellation/interruption coverage due to involuntary termination or layoff which occurs more than 14 days after an Insured’s effective date of coverage. Only one year of employment with the same employer is required. If you or one of your traveling companions loses their job through no fault of their own and need to cancel or interrupt their trip, this plan can provide reimbursement of non-refundable pre-paid travel expenses.

Will my vacation be covered if I cancel due to a hurricane?

Coverage for hurricanes is based on when you purchase your plan. Please consult the Description of Coverage for more details. The plan provides coverage if the property that you are staying at is inaccessible or uninhabitable within 30 days after the named hurricane causes the damage.

When is the last time I can include the insurance plan on my reservation with my lodging provider?

If you decline the travel insurance plan when paying your initial deposit, you can still purchase the plan from your lodging provider either 30 days prior to arrival or by final trip payment, whichever comes first.

I've already paid my final payment. Is it too late for me to purchase the travel insurance plan?

If you've already paid your final payment and now want to add the travel insurance plan, you can do so by calling Travel Guard at 877.249.5376. Make sure you mention your lodging providers name so one of our representatives can assist you. They will need you to provide trip details like your check-in and check-out date, date you paid your initial deposit, and your total trip cost.

I am making a last-minute reservation. Can I still get travel insurance?

Making a last minute reservation? You can still include the travel insurance plan on your booking! Make sure you notify your lodging provider that you want to include the travel insurance plan on your booking at the time you make your reservation.

Where can I call for more information?

You may call Travel Guard at 1.877.249.5376 with any questions regarding the travel insurance plan. Available 24/7, our service representatives will be happy to assist you.

How do I file a claim?

In the event of a trip cancellation or interruption claim, please notify your lodging provider immediately. Then call Travel Guard at 1.877.249.5376 and refer to product #008573 P1 to start your claim.

To view the complete description of coverage, [click here](#).

Questions? Call us at 877-249-5376