

# Partner Advantage & Advantage Plus | Protection for Valued Partners

As a travel professional, you know all too well how unexpected events can waylay your travel plans. Our Partner Advantage (single-trip plan) & Partner Advantage Plus (annual plan) provide extensive coverage specially designed for Travelex partners.

## Base plan benefits & customized upgrades

Benefits	Coverage <sup>1</sup>
Trip interruption	\$1,000
Travel delay (5 hours)	\$750 (\$200/day)
Missed connection — air & cruise (3 hours)	\$750
Baggage & personal effects	\$2,000
Baggage delay (12 hours)	\$600
Emergency medical expenses <sup>2</sup>	\$50,000
Emergency dental expenses <sup>2</sup>	\$500
Emergency evacuation & repatriation	\$250,000
Exposure & disappearance	\$50,000
Accidental death & dismemberment	\$50,000
Travel assistance <sup>3</sup>	Included

### Optional upgrades

- Trip cancellation<sup>4</sup> 100% of insured trip cost (\$2,500 or \$5,000)
- Air only accidental death<sup>5</sup> \$300,000/\$500,000/\$1,000,000
- Rental car damage<sup>6</sup> \$50,000

## Base plan rates<sup>1</sup>

Single-trip cost	\$43
Annual trip cost	\$122

## Upgrade rates

Optional upgrades	Single trip cost	Annual trip cost
Trip cancellation (\$2,500) <sup>4</sup>	\$98	\$250
Trip cancellation (\$5,000) <sup>4</sup>	\$195	\$500
Air only accidental death (\$300,000) <sup>5</sup>	\$10	\$26
Air only accidental death (\$500,000) <sup>5</sup>	\$17	\$43
Air only accidental death (\$1,000,000) <sup>5</sup>	\$34	\$86
Rental car damage <sup>6</sup>	\$9 per day	\$92

## Travel assistance<sup>3</sup>

Includes a wide range of services through a 24/7 toll-free number.

## Medical assistance

Our multilingual team operates within a best-practice framework that places your health and wellbeing at the heart of our decision-making. Our care includes 24/7 emergency assistance, medical case management, and extends to vaccination support, medical assessments, counselling, and mobile telemedicine.

## Medical consultation & monitoring

We provide medical monitoring of your condition. All medical cases are reviewed by our medical case management team at inception of the claim.

## Medical evacuation

If you require medical attention that is not available locally and determined to be medically necessary, you may be transported to a qualified facility capable of stabilizing and/or treating your medical needs. We will make arrangements for transportation and accompanying medical care as needed.

## Emergency medical payments

Zurich Travel Assist works directly with the facility to arrange for the bills to be sent to the appropriate insurance carrier.

## Prescription assistance

Replacement of medications that are lost, stolen, or spoiled either locally or by special courier.

## Dependent transportation & family visits

Arrange for the return home and escort services of a minor if left unattended due to hospitalization or death of the accompanying adult. Includes transportation for a person to visit if traveling alone and hospitalized.

## Repatriation of remains

If the need arises, we liaise with our panel of reputable providers to arrange transport burial and cremations, or the careful return of mortal remains.

## Questions about plan benefits?

Call +1.800.228.9792, log in to Partner Resources, or email [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com).

<sup>1</sup>All coverages per insured up to limits listed. Coverage, rates, pre-existing condition lookback and maximum trip length may vary by state. Rates are per traveler and subject to change. Please see your policy for details or call +1.800.228.9792. Annual plan not available for NY residents. <sup>2</sup>\$50 deductible for CT, IN, KS, MO, MT, NY, VT, & WA residents. <sup>3</sup>Provided by the designated provider as listed in the policy. <sup>4</sup>The maximum benefit for Partner Advantage Plus trip cancellation during a policy year is limited to three times the per trip maximum benefit purchased. <sup>5</sup>Not available for NH residents. <sup>6</sup>Coverage per plan. \$100 deductible for CT, IN, KS, MO, MT, NY, VT, & WA residents. Please Note: Exclusions, Disclaimers, and Important Consumer Information is on the back. 10.23 PAF

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, as a result of, from, that occur to, or are as a result of the actions of the insured or the insured's family member, traveling companion, or business partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a covered trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment and pick-axes; scuba diving, if the depth of the water exceeds 75 feet; the insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, common carrier, other travel supplier, person or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance, that occurs at a time when this policy is not in effect for the insured; epidemic or pandemic; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this policy; sickness, injury, or death, if the plan is purchased after entering a hospice facility or receiving hospice treatment; any trip taken outside the advice of a physician; or a pre-existing condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, as a result of, from, that occur to, or are as a result of the actions of the following that occur to the insured: any amount paid or payable under any worker's compensation, disability benefit or similar law; a loss or damage caused by detention, confiscation, or destruction by customs, or medical treatment during a covered trip, or arising from a covered trip undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to accidental death and dismemberment benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of terms used herein. If you have questions about coverage available under our plans, please review the policy or contact Travelex at +1.844.246.8467 or [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com). Claim inquiries may be directed to Zurich Travel Assist at [claims@zurichtravelassist.com](mailto:claims@zurichtravelassist.com) or +1.800.501.4781. Visit [travelexinsurance.com/company/fraud-warning](http://travelexinsurance.com/company/fraud-warning) to view state-specific fraud warnings. Consumers in California may also contact the California Department of Insurance Hotline at +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1.800.492.6116 or +1.410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series #U-TIIV-100-A CW, #U-TIGV-100-A CW and #U-TIIN-100 A; in DC #U-TIIV-100-A DC and #U-TIGV-100-A DC; in FL #U-TIGV-100-A FL; in IN #U-TIIN-100 IN; in MN #U-TIIV-100-B MN and #U-TIGV-100-B MN; in MT #U-TIIN-100 MT; in NH # U-TIIV-100-A NH; in NY #U-TIIV-100-A NY, #U-TIIV-101-B NY, #U-TIIN-100 NY; in OR #U-TIIV-100-A OR; in VA #U-TIIV-100-A VA and #U-TIGV-A VA; in VT #U-TIIN-100 VT. 10.23 PAF



Dream. Explore. Travel On.