

Moneta Comprehensive Travel Protection Plan

Policy Overview

The Moneta Comprehensive Travel Protection Plan is meticulously designed to provide extensive coverage for a broad spectrum of travel-related risks. This policy aims to deliver peace of mind to travelers by offering financial protection and assistance for unexpected events that may disrupt travel plans, result in financial loss, or necessitate medical attention while abroad.

Coverage Details

1. Trip Cancellation/Interruption

The policy provides reimbursement for non-refundable, prepaid travel expenses if a trip is canceled or interrupted due to covered reasons.

- **Covered Events:**

- **Medical Reasons:** Illness, injury, or death of the insured, a traveling companion, or a family member. Medical certification from a physician is required.
- **Weather-Related Issues:** Severe weather conditions that prevent travel to the destination.
- **Natural Disasters:** Events such as hurricanes, earthquakes, or floods that render the destination uninhabitable.
- **Terrorist Incidents:** Terrorist activities occurring within 30 days of the scheduled departure date in a city listed on the travel itinerary.
- **Travel Provider Bankruptcy:** Financial default or bankruptcy of the airline, cruise line, or tour operator.
- **Jury Duty or Court Summons:** Mandatory jury duty or court appearance that cannot be rescheduled.
- **Strikes:** Unannounced strikes that impact travel services.

- **Exclusions:**

- **Pre-existing Conditions:** Unless a waiver has been purchased, pre-existing medical conditions are excluded.
- **Change of Mind:** Voluntary changes in travel plans or disinclination to travel are not covered.
- **Known Events:** Events that were known or publicized before the policy purchase are excluded.
- **Financial Default Timing:** Financial default of a travel provider if the policy was not purchased within the specified time frame (usually 14-21 days).

2. Medical Expenses

The policy covers reasonable and customary medical expenses incurred due to a covered illness or injury during the trip.

- **Covered Expenses:**

- **Emergency Medical and Dental Treatment:** Coverage for necessary medical and dental treatment.
- **Hospitalization:** Costs associated with hospital stays, including room and board.
- **Ambulance Services:** Emergency transportation services to the nearest adequate medical facility.
- **Prescriptions:** Medications prescribed due to a covered medical condition.
- **Emergency Medical Evacuation:** Transport to the nearest appropriate medical facility or return to the home country if medically necessary.

- **Exclusions:**

- **Routine Check-Ups:** Regular medical examinations and routine care are not covered.
- **Pre-existing Conditions:** Excluded unless a waiver has been purchased.
- **Elective Surgeries:** Non-emergency, elective procedures are not covered.
- **High-Risk Activities:** Injuries sustained while participating in high-risk activities such as skydiving, bungee jumping, or scuba diving unless an adventure sports rider is purchased.

3. Baggage and Personal Belongings

The policy reimburses for the loss, theft, or damage of baggage and personal belongings during the trip.

- **Covered Losses:**

- **Lost, Stolen, or Damaged Items:** Reimbursement for personal items that are lost, stolen, or damaged.
- **Baggage Delay:** Coverage for essential items purchased if baggage is delayed for more than 12 hours.

- **Exclusions:**

- **High-Value Items:** Items exceeding the policy's per-item limit, such as jewelry, electronics, and antiques, unless specifically scheduled.
- **Negligence:** Losses due to unattended or negligently handled items.
- **Wear and Tear:** Damage due to normal wear and tear or inherent defects.
- **Cash and Documents:** Loss of cash, tickets, passports, or other documents unless specified in the policy.

4. Travel Delays

The policy provides reimbursement for additional expenses incurred due to significant travel delays.

- **Covered Situations:**

- **Extended Delays:** Delays exceeding a specified number of hours (typically 6-12 hours), including weather-related delays, strikes, and mechanical breakdowns.
- **Accommodation and Meals:** Additional accommodation and meal expenses incurred during the delay.

- **Exclusions:**

- **Pre-existing Conditions:** Delays caused by pre-existing medical conditions of the traveler.
- **Known Events:** Delays resulting from events known before the policy purchase.

5. Accidental Death and Dismemberment

The policy provides a lump-sum benefit for accidental death or dismemberment occurring during the trip.

- **Covered Events:**

- **Accidental Death:** Lump-sum payment to the beneficiary in the event of the insured's accidental death.
- **Loss of Limb:** Lump-sum payment for the loss of limbs, sight, or hearing due to an accident.

- **Exclusions:**

- **High-Risk Activities:** Death or injury resulting from high-risk activities unless covered by an additional rider.
- **Pre-existing Conditions:** Death or injury due to pre-existing conditions.

6. Emergency Evacuation and Repatriation

The policy covers the costs associated with emergency evacuation and repatriation of remains.

- **Covered Services:**

- **Medical Evacuation:** Transportation to the nearest adequate medical facility if local facilities are inadequate.
- **Repatriation of Remains:** Return of remains to the home country in the event of death.
- **Family Visit:** Transportation costs for a family member to visit if the insured is hospitalized for an extended period (typically more than 7 days).

- **Exclusions:**

- **Non-Medical Evacuations:** Costs of non-medical evacuations unless due to a covered event such as a natural disaster.
- **Non-Necessary Evacuations:** Evacuation costs if not deemed medically necessary by the attending physician and the insurance provider.

General Exclusions

The Moneta Comprehensive Travel Protection Plan does not cover losses or expenses resulting from:

1. Pre-Existing Conditions:

- Treatment for pre-existing medical conditions unless a waiver has been purchased.

2. High-Risk Activities:

- Participation in activities such as skydiving, bungee jumping, scuba diving, and other high-risk sports unless an adventure sports rider is added.

3. War and Civil Unrest:

- Injuries or losses resulting from acts of war, invasion, insurrection, or civil unrest.

4. Self-Inflicted Injuries:

- Injuries resulting from self-harm, suicide, or attempted suicide, whether the insured is sane or insane.

5. Illegal Activities:

- Losses or injuries incurred while participating in illegal activities or acts.

6. Drug and Alcohol Use:

- Injuries or losses resulting from the use of drugs (unless prescribed by a physician) or alcohol abuse.

7. Nuclear, Chemical, Biological Events:

- Losses resulting from nuclear reaction, radiation, or contamination, as well as chemical or biological weapons.

8. Mental and Emotional Disorders:

- Treatment for mental health conditions, including depression, anxiety, and stress, unless specified in the policy.

Policy Terms and Conditions

- **Policy Duration:** Coverage begins on the policy start date and ends on the policy end date as specified in the policy documents.
- **Claims Process:** Claims must be submitted within a specified period (typically 30-60 days) following the incident, with all required documentation.

- **Premium Payment:** The premium must be paid in full before the policy becomes effective.
- **Cancellation and Refunds:** Policy cancellations and refunds are subject to the terms and conditions specified in the policy documents.

For a complete understanding of the Moneta Comprehensive Travel Protection Plan, including all terms, conditions, exclusions, and limitations, please refer to the official policy document or contact our customer service team.