

# Chubb Travel Protection Single Trip Plans Overview



Standard Plan Benefits	Travel Basics	Travel Essentials	Travel Choice
Trip Cancellation	100% of Trip Costs (\$100,000 maximum)	100% of Trip Costs (\$100,000 maximum)	100% of Trip Costs (\$100,000 maximum)
Trip Interruption	100% of Trip Costs (\$100,000 maximum)	150% of Trip Costs (\$150,000 maximum)	150% of Trip Costs (\$150,000 maximum)
Trip Interruption - Return Air Only	\$500	\$750	\$1,000
Trip Delay	\$500 (\$100 per day)	\$750 (\$150 per day)	\$1,000 (\$200 per day)
Missed Connection	N/A	\$250	\$500
Baggage & Personal Effects	\$750 (\$50 deductible)	\$1,000	\$2,500
Baggage Delay	\$200	\$300	\$500
Accident & Sickness Medical Expense*	\$15,000 (\$50 deductible)	\$25,000	\$50,000
Emergency Evacuation & Repatriation of Remains	\$150,000	\$500,000	\$1,000,000
Accidental Death & Dismemberment	N/A	\$10,000	\$50,000
Assistance Services	Included	Included	Included
<b>Additional Benefits</b> (if purchased within 15 days of Initial Trip Payment; Day 1 is the date the Initial Trip Payment is made)			
Pre-Existing Medical Condition Exclusion Waiver	Included	Included	Included
Trip Cancellation/Interruption due to Financial Default	Included	Included	Included
Accident Sickness Medical Expense	Excess Coverage	Primary Coverage	Primary Coverage
Baggage & Personal Effects	Excess Coverage	Excess Coverage	Primary Coverage
Flight Accident	\$25,000	\$50,000	N/A
Missed Connection	N/A	Additional \$250	Included in base plan
<b>Optional Benefits</b> (if selected by the Applicant and required premium is paid)			
Medical Coverage Upgrade	Included in base plan	Included in base plan	Additional \$50,000
including Emergency Evacuation*	Additional \$150,000	Additional \$500,000	Included in base plan
Car Rental Collision Coverage	\$35,000 (\$250 deductible)	\$35,000 (\$250 deductible)	\$35,000 (\$250 deductible)
Flight Accident	Amount selected up to \$500,000	Amount selected up to \$500,000	N/A

Coverage limits are per person.

\*Limits vary by State – limits above available to residents of CA, CO, KS, MN, MO, MT, PA, TX, WA

Trip Cancellation and Interruption benefits will be paid if an Insured cancels their Trip, or is unable to continue their Trip due to any of the following Unforeseen events:

- Sickness, Injury or death of an Insured, Family Member, Traveling Companion, Business Partner or Host at Destination;
- Sickness or Injury of an Insured, Traveling Companion, or Family Member traveling with the Insured must be so disabling as to reasonably cause a Trip to be canceled or interrupted or which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing continued participation in the Trip;
- Sickness or Injury of a Family Member not traveling with the Insured must be because their condition is life-threatening, as certified by a Physician or they require the Insured's immediate care. Such disability must be so disabling as to reasonably cause a Trip to be canceled or interrupted and must be certified by a Physician;
- Sickness or Injury of the Business Partner must be so disabling as to reasonably cause the Insured to cancel or interrupt the Trip to assume daily management of the business. Such disability must be certified by a Physician;
- Sickness, Injury, death or hospitalization of the Insured's Host at Destination. A Physician must certify the Sickness or Injury.
- Financial Default of an airline, Cruise line, or tour operator provided the Financial Default occurs more than 14 days following an Insured's effective date for the Trip Cancellation or Trip Interruption Benefits. There is no coverage for the Financial Default of any person, organization, agency, or firm from whom the Insured purchased travel arrangements supplied by others. This coverage applies only if insurance was purchased within 15 days of Initial Trip Payment;
- Inclement Weather causing delay or cancellation of travel.
- Strike causing complete cessation of travel services at the point of departure or Destination;
- The Insured's Primary Residence being made Uninhabitable or inaccessible by Natural Disaster, vandalism or burglary;
- The Insured's Destination being made Uninhabitable or inaccessible by flood, tornado, earthquake, volcanic eruption, fire, wildfire, or blizzard that is due to natural causes;
- The Insured or Traveling Companion is hijacked, quarantined, subpoenaed, required to serve on a jury;
- The Insured or Traveling Companion is called to active military service or military leave is revoked or reassigned;
- Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival;
- The Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own provided that he or she has been an active employee for the same employer for at least 1 year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, seasonal employment, independent contractors or self-employed persons;
- The Insured and/or Traveling Companion is directly involved in or delayed due to a traffic accident, substantiated by a police report, while en route to the Insured's Destination;
- A named hurricane causing cancellation or interruption of travel to the Insured's Destination that is Inaccessible or Uninhabitable. Claims are not payable if a hurricane is foreseeable prior to the Insured's effective date. A hurricane is foreseeable on the date it becomes a named storm. The Company will only pay the benefits for Losses occurring within 30 days after the named hurricane makes the Insured's Destination Uninhabitable or Inaccessible;
- The Insured or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to the Departure Date. No coverage is provided for Felonious Assault committed by another Insured, Family Member, Traveling Companion or Traveling Companion's Family Member;
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results in a Loss of 50% of the Insured's Trip length;
- The Insured or Traveling Companion is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer. In the situation of self-employment, proof of self-employment and a notarized statement confirming that the Insured is unable to travel due to his or her job obligations will be required.
- The Insured or Traveling Companion is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event; or
- The Insured's or Traveling Companion's company is deemed to be unsuitable for business due to burglary, or Natural Disaster and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team.

Trip Delay benefits will be paid if the Insured's Trip is delayed 5 or more consecutive hours and prevents the Insured from reaching their intended destination as a result of a cancellation or delay of their Trip for one of the following unforeseen events:

- Common carrier delay;
- The Insured's or traveling companion's lost or stolen passports, travel documents, or money;
- Reasons listed (above) under Trip Cancellation and Interruption benefits.

This information is a brief description of the features of this insurance program. Coverage & pricing may vary by state. The provision of this document is for informational purposes only and is not an insurance contract. The Policy or Certificate of Insurance along with the travel insurance policy cancellation process is available at [www.chubbtravel.com/selfservice](http://www.chubbtravel.com/selfservice).

Coverage is being marketed by Chubb Insurance Solutions Agency, Inc. located at 202 Halls Mill Road, Whitehouse Station, New Jersey 08889. View terms and conditions at [www.chubbtravel.com/disclosure](http://www.chubbtravel.com/disclosure). Insurance benefits are underwritten by ACE Property & Casualty Insurance Company or ACE American Insurance Company located at 436 Walnut Street, Philadelphia, Pennsylvania 19106. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies headed by Chubb Ltd. (NYSE: CB) Insurance products and services are provided by a licensed producer, and not by the parent company itself.

For Agent Use Only. Not For Public Distribution.

PlanComp\_noPlus20200318