

FREQUENTLY ASKED QUESTIONS

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When to purchase travel insurance?

Technically speaking you can purchase up until the day before departure; however, some travel insurance benefits are time sensitive and only available within 14-30 days from your initial trip payment. Some examples are coverage for pre-existing medical conditions, bankruptcy/supplier default, and "Cancel For Any Reason".

However, even if you don't need one of the time-sensitive benefits to be included in your policy it's still best to purchase coverage as soon as possible. Remember that only unforeseen events can be covered for cancellation, so it's going to be too late if you become sick or injured, or a family emergency arises before you can buy the insurance. Our business motto is "Man Plans and G-d Laughs".

How do I calculate trip cost per traveler?

You can use the following guidelines to calculate trip cost. **Include pre-paid, non-refundable costs** listed below that you would lose if you had to cancel on day of departure.

Airfare	Cost for each person as itemized individually on airline tickets. Even if using miles/points add the taxes or fees charged by airline.
Accommodations	If accommodation expenses are not itemized individually, evenly split the amount among all travelers.
Cruise	Cost for each person as itemized individually on cruise receipt.
Rental Car	Assign whole cost to person who paid for rental. (All licensed drivers on rental contract are still covered.)
Meals and Entertainment	Cost for each person (pre-paid, non-refundable only).

Children 17 and under are insured for almost free on a few plans, but it is still necessary to include their trip costs.

What is date of initial trip payment?

The first date of making any deposit or payment for your trip. If payment was with a check, some insurance companies consider the date on the check as date of initial payment and not the date the check was cashed.

What if I do not know my airfare at the time of purchasing travel insurance?

You have the option to insure the portion of your expenses that are at risk today, then increase your trip cost as you make additional trip payments. Future purchases e.g. airfare can be added until 10 days after such purchase.

What is a pre-existing medical condition?

Pre-existing conditions are typically defined as any injury, sickness, condition, receiving medical advice, seeking diagnosis, treatment, recommendation for treatment, or required taking of prescribed drugs or medicine during the look-back period prior to the effective date of your policy. Depending on the policy, the look -back period can typically range from 60-180 days. If the pre-existing condition was completely stable during that time (look-back period), it will be insured. If the condition is controlled through a prescription or medicine that has not changed in any way (**dosage included**), it will typically be considered stable and thus insured.

Pre-existing conditions are typically excluded from coverage on every policy unless the pre-existing condition waiver is purchased. The pre-existing medical condition coverage waiver is available for a limited time from the date of initial trip payment or before your final trip payment is made. The total trip cost must be insured in order to be covered for pre-existing conditions.

Is mental illness insured?

All policies currently have a exclusion clause and do not cover mental illness/disorder, or nervous condition.

What is the difference between primary and secondary coverage?

Primary or Secondary coverage determines the order in which a claim will be filed. Secondary policies require you to first file a claim with any other insurance provider you are currently insured with. Primary policies allow you to file your claim directly with the travel insurance provider, regardless if you are insured elsewhere. You are not required to purchase primary coverage if you are not insured with another provider.

What is Co-Insurance or Co-pay?

This is the percentage or amount of expenses that the insured pays (if any) after the deductible is paid. Example: "Co-Insurance = 20% or co-pay is 80/20" means that the travel insurance company pays 80% of the charges, the insured pays 20%. Ask us for polices that have a zero co-pay.

Won't my credit card or homeowners insurance cover me when I am travelling?

Not necessarily. Travel insurance from credit cards is limited and won't cover everything you need to protect. Usually limited to coverage for car rental damage, flight accidents or for accidental death while you are traveling. Also, this protection is in effect only when you pay for travel with that particular credit card. Most credit cards do not offer any coverage for medical evacuation, travel medical expenses, trip delay, or trip cancellation expenses.

Insurance offered by my cruise line seems cheaper. Why should I buy a policy you suggest?

We offer over 80 plans with several levels of protection, all at competitive prices. While it is possible to pay less through a cruise or tour operator, the coverage and benefits are generally going to be more restrictive and provide lower benefit limits. Peace of mind of enhanced protection will allow you to relax and enjoy your vacation. There are many other advantages to insuring with a third-party provider, such as protection from bankruptcy or default of your cruise or tour provider, 24-hour emergency assistance from anywhere in the world and direct payment to your medical provider in the event of an emergency. Plus, many cruise and tour insurance plans only cover clients during the time they are hosting them, and may only offer credit rather than cash in the event of a claim. A proper policy protects you before, during, and after your trip, and **claims are paid in cash.**

What is CFAR (Cancel For Any Reason)?

Unforeseen circumstances can occur in our daily lives at any time. Sometimes, these situations are not covered by standard travel insurance programs. The loss of a pet...the threat of rain...a change in work schedule...or maybe a grandchild was born and you just don't want to take that trip anymore. Situations like these might otherwise cause you to lose your vacation investment, but not if you are protected with the "Cancel For Any Reason" option.

****To be eligible for Cancel for Any Reason (C.F.A.R.) you must meet the following conditions:**

All pre-paid non-refundable costs of your trip must be insured (including land & air arrangements). **Payment for the policy must be received within 14** (or 21 days on selected policies) **days of first trip payment (e.g. tour supplier, airline [even taxes when using miles/points] - whichever comes first).**

Additional arrangements purchased in the future must also be insured within 10 days of purchase.

C.F.A.R. enables you to cancel the trip for any reason up to 48 hours prior to departure for a return of 75% of the trip costs - no matter what the reason. To utilize this benefit, simply cancel your trip and notify the provider two or more days prior to departure. A complete 100% return of trip costs apply if the cancellation is due to a covered event.

Medical Tourism

A specifically geared policy for medical tourism must be purchased.

Why purchase travel insurance?

Encountering the unexpected is often a part of travel; ranging from the inconvenient to a truly serious emergency. A comprehensive policy coupled with 24-hour emergency assistance services helps you enjoy a worry-free trip.

Consider these 7 reasons to purchase a plan before departing, for a true sense of security on your journey.

a) Peace of Mind

Whether you lose your job, a hurricane blows through your destination, or your travel supplier declares bankruptcy, a comprehensive plan benefits help get you back on track and find the peace of mind your trip deserves.

b) Travel Investment

You work hard for the money and time invested in planning your vacation. All travel suppliers, whether they are tour operators, hotels, travel agencies, cruise lines or airlines, have cancellation penalties. Unfortunately even the most careful preparation doesn't avoid life's surprises if you need to cancel or interrupt your trip. Purchasing a comprehensive plan will help make sure you don't walk away empty-handed.

c) Credit Card Shortfalls

Chances are your credit card may not protect you in cases of travel delay, trip cancellation or emergency medical coverage overseas. These plans tend to have highly limited benefits - always do your research to ensure you're fully protected.

d) Medical Expenses

Ensure you're covered if you see a doctor for a medical emergency while traveling. Your personal medical healthcare policy may offer limited coverage or none at all, once you travel outside the United States. Also, the plan may lower benefits or have deductibles when using an out-of-network doctor. Medicare supplement benefits also need to be reviewed to determine their exact benefits or lack of benefits when traveling. A proper comprehensive policy will reimburse you for medical expenses from any doctor around the world when seen for a covered medical emergency – without deductibles or co-pay; and cover pre-existing medical conditions.

e) Emergency Transportation

Your health and safety is a concern that you should be addressed in advance. If an emergency medical evacuation becomes necessary, a proper comprehensive policy will transport you to an adequate facility to receive treatment. Additional benefits include transportation of a visitor of your choice to stay with you or to transport any traveling children back home, should you become hospitalized.

f) Personal Belongings

A trip to the beach isn't much fun without a bathing suit. A policy should not only refund you for items lost, stolen, or damaged, but reimbursing you for necessary items you need to buy and continue having fun on your trip until your baggage is returned.

g) Travel Assistance & Concierge Services

Don't overlook this valuable component. Available 24/7, prior to departing for assistance or advice on planning your trip – from booking concert tickets to making dinner reservations or a tee time for golf. While traveling, one call gives you access to a variety of travel services such as medical emergency assistance and lost baggage retrieval.