

Travel Insurance

Know what's covered before you buy



Consumers 1-800-686-1526 • OSHIIP 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

Travel insurance includes a number of different types of insurance. All these insurance policies cover potential losses that arise from travel.

Most policies cover the following situations:

- The trip doesn't happen as planned: The cruise is canceled, the flight is delayed, emergency or medical evacuation is needed. Read the policy to see just what and who is covered.
- You can't make the trip as planned: Some event keeps you from making the trip. Possible events are fire, flood, car wreck, jury duty or weather catastrophe. Read the policy to see what is covered.
- Something happens to you or your things on the trip: This would include such potential losses as delayed baggage (replacement of essential items) or if you have an accident or illness during the trip. Coverage could be provided for medical expenses, the cost of medical evacuation, overseas funeral expenses and/or the cost of returning the corpse to the United States. Personal liability and rental car excess coverage may also be provided.
- Disasters that occur at the intended travel destination: Earthquakes, quarantines, terrorist activity, or general strikes are covered as well as failure by airline, tourist operators, and cruise line but default by the company who sold you the vacation package will generally not be covered.

Cancellation insurance should be considered for any travel plans made in advance. Benefits are typically limited to your actual loss. Cancellation insurance typically costs between 4-8% of your trip cost.

There are also more specialized policies that you can purchase to deal with specific potential losses. As always, carefully read the policy to know what you are buying.

Rental car insurance

- Using a credit card to rent the vehicle often includes benefits that provide additional coverage.

Flight accident insurance

- Policy coverage for accident and death is generally available for a specific flight, but many life insurance policies traditionally cover death by airline crash.
- Some credit card companies provide coverage when your ticket is purchased using their card.

Major medical insurance

- Your health insurance probably won't cover you outside the United States. Various types of medical policies are available to cover the medical risks when you are traveling. Costs that can be covered include evacuation to your home, transportation to the nearest medical facility or the hospital of your choice, medical treatment, optional prescription drug coverage, and reparation of mortal remains.

What if I have a problem with my insurance agent or company?

Call the Ohio Department of Insurance at **1-800-686-1526**. The Department regulates agents and companies that are licensed to sell insurance in Ohio. The Department's Consumer Services representatives can answer your insurance questions and investigate your complaints about an insurance company or agent.

John R. Kasich
Governor



ODI
Ohio Department
of Insurance

Mary Taylor
Lt. Governor / Director

What is Travel Insurance?

Travel insurance covers travel costs if you need to cancel your trip. It also covers emergency medical expenses and evacuation, lost baggage, and travel delay expenses.

Types of Plans

Plan Name	Description	Trip Type
Package Plan (Most Popular) (also know as: Comprehensive, Vacation, Trip Insurance, Single Trip)	This plan covers: <ul style="list-style-type: none"> Cancelled Trips Interrupted Trips Emergency Medical Evacuations Lost/Damaged Baggage Delays 	<ul style="list-style-type: none"> Vacations Cruises Tours General Travel Anyone looking for cancellation coverage
Travel Medical	This plan covers: <ul style="list-style-type: none"> Emergency Medical Evacuations 	<ul style="list-style-type: none"> Work/Study abroad Long-term travel Anyone leaving their home country who is not concerned with cancelled trip, etc.

What costs are covered for trip cancellation?

Package plans reimburse **pre-paid, non-refundable expenses** if you need to cancel for a **covered reason (see next page)**. Here are some examples:

- Cruise payments
- Plane tickets
- Tour/Safari costs
- Car Service to airport
- Tuition for a cooking class
- Rental car costs
- Rental property cost
- Theater tickets
- Event tickets
- Disneyland passes

Package Plan Coverage Includes

Coverage	Description
Trip Cancellation	Reimburses you for lost trip expenses if you need to cancel for illness, death, or other covered reason
Trip Interruption	Reimburses you for lost trip expenses if you need to cut your trip short
Emergency Medical	Pays for the cost of treatment from a medical emergency while traveling.
Medical Evacuation & Repatriation	Arranges medical transport to receive care, or pays to return you home.
Hurricane & Weather	A part of Trip Cancellation coverage, this reimburses for losses due to closed airports, mandatory evacuations, or destination damage.
Terrorism	Coverage for cancellation in the event of a terrorist event at your destination
Financial Default	Coverage if a travel company shuts down due to financial circumstances.
Travel Delay	Provides reimbursement for additional meals and accommodations if a trip is delayed
Baggage Delay	Provides reimbursement for clothing, toiletries and other essential items if luggage is delayed.
Baggage/Personal Item Loss	Coverage for lost, stolen, or damaged baggage or personal items
Missed Connection	Covers the additional cost to 'catch up' to a cruise if you're delayed for accident or weather
AD&D	Accidental Death & Dismemberment cash payment for loss of life or limb while traveling.
24/7 Worldwide Assistance	Help to deal with claims, medical emergencies, and other travel-related help

Covered Reasons for Trip Cancellation

Insurance will reimburse expenses if you need to cancel because of...

Reason	Description	Tips
Sickness, Injury, or Death	Sickness of you, your travel companion, member of either of your families, business partner, or destination host	Needs documentation; physician must state that you are unable to travel
Hurricane or Natural Disaster	Weather or natural disaster destroys your destination, your intended destination accommodations, or your own home.	Plan must be purchased prior to storm being named
Bankruptcy/Financial Default	A travel supplier completely ceases all operations due to financial default or bankruptcy.	Time sensitive benefit, need to purchase plan close to date of initial trip payment
Terrorism or Mandatory Evacuation	A terrorist event occurs at your destination and/or results in mandatory evacuations.	Must be in city on itinerary, and occur within a certain time of travel, e.g. 30 days
Home or business damaged, vandalized, or burglarized	Your home, business, or destination accommodations are burglarized, or damaged through criminal acts.	Needs police documentation
Schedule Conflicts	Called for jury duty, a required court appearance, or military redeployment	Must purchase insurance prior to being notified of conflict
Required to work, terminated, or transferred	Work related conflicts such as termination or having vacation time revoked	Sometime requires employment for a certain time period, e.g. 2 years
Victim of felonious assault	If you are assaulted prior to your trip	Needs police documentation
Traffic accident prior to trip	An auto accident en route to the airport	Needs police documentation
Theft of passport or visa prior to trip	Your passport or visa are stolen	Needs police documentation
School year extension	An unexpected extension of the school year beyond the normal session, e.g. for snow days	Extra-curricular or athletic extensions not covered
Legal separation or divorce	Unexpected separation or divorce	Applies to you or travel companion
Pregnancy or Attending Childbirth	You or traveling companions become pregnant or you need to attend the childbirth of a family member	Pregnancy must occur after date of purchase

What is NOT covered?

Insurance will not cover losses caused by...

- Suicide, attempted suicide, or self-inflicted injury
- Acts of war
- Participating in auto race
- Mountaineering
- Participating in sporting competition or event
- Participating in contact sports, skydiving, hang gliding, bungee jumping, extreme skiing, spelunking or caving, scuba below 120ft
- Piloting or learning to pilot
- Being intoxicated
- The attempt to commit a felony or or illegal activity
- Pre-existing conditions (see below for more)
- Elective treatment or procedure
- Medical treatment on a trip for that purpose
- A mental or nervous condition

These are listed in the 'Exclusions' section of your policy

Pre-Existing Conditions

A Pre-Existing Condition is a medical condition you had (or had signs of) prior to insurance coverage. To determine if you had a Pre-Existing condition, insurance companies use a Look Back period of 60-180 days to find a condition.

You can get a policy with coverage in the form of a Waiver to the Exclusion. General conditions are: 1) Insure the full trip cost, 2) But soon after initial payment 14-30 days, 3) Be able to travel on the date of purchase.

Key Terms in Travel Insurance

Term	Definition
Cancel For Any Reason	Cancel For Any Reason is a policy option and upgrade that expands on the Covered Reasons to Cancel. It allows you to cancel your trip for partial reimbursement for any reason. To upgrade, you must insure the full trip cost and buy soon after Initial Deposit Date
Covered Reason for Cancellation	Each policy lists the specific reasons that are covered for trip cancellation. They are listed in the policy certificate.
Initial Deposit Date	This is the first date you make any payment towards your trip. It is important for eligibility for some coverages.
Pre-Existing Condition	An exclusion for previous medical conditions, which can be waived with certain policies if you purchase early and are able to travel at the time of purchase.
Primary vs. Secondary Medical	Secondary Medical coverage pays after any other insurance has been exhausted, whereas Primary pays from the first dollar.
Trip Cost	This is the total pre-paid, non-refundable cost of the trip you insure for trip cancellation.

Essential Tips

- **Buy your plan as soon as possible.** Certain coverages are only available if you buy within a certain number of days (usually 10-14) of your Initial Deposit Date. Coverages effected by this include: Cancel For Any Reason, Pre-Existing Conditions, Financial Default, and Hurricane.
- **Don't over-insure.** For cancellation coverage, only insure the pre-paid, non-refundable trip costs. Over-insuring will cost you more money.
- **Get Pre-Existing Coverage.** Many claim issues arise from Pre-Existing Conditions. Take advantage of the Waiver by buying early.
- **Leaving the US? You need medical coverage.** Many health insurance plans won't cover you abroad. Get coverage through a Package Plan or at least a Travel Medical plan.
- **Get travel insurance for cruises.** They are typically priced as a package, high priced, purchased far in advance, and have terrible cancellation policies.
- **Get travel insurance for expensive trips.** If the trip costs more than you are willing to lose in case of cancellation, buy insurance.
- **Read your policy.** This cheat sheet is a general guide, but every policy varies. Check your Policy Certificate, it will take about 15 minutes but is well worth it.

Checklist- What you need to get a quote

- Trip Dates-** Departure and return dates
- Trip Cost-** The total pre-paid, non-refundable trip amount
- Initial Trip Deposit Date-** Date of first payment towards trip
- Destination-** If multiple countries, list the first itinerary country
- Traveler ages-** Age at time of quote

How to Compare Quotes and Buy Online

1. **Use a Comparison Tool-** [Here is a link to a quoting tool](#)
2. **Filter by coverage-** Use the filter tools on the left to narrow selection
3. **Sort by price-** Start by price sorting until you can compare
4. **Compare-** Click a few checkboxes and compare selected plans
5. **Buy online-** When you find a plan, buy securely online