



Aya's Travel Agency, LLC
1402 Mesa Creek
San Antonio, Texas 78258-2621
www.ayastravel.com
(210) 745-2023

TRAVEL INSURANCE 101

Travel insurance plans include a package of benefits intended to protect you, your travel investment and your belongings when you travel. Most plans include the following benefits at a minimum:

Trip Cancellation and Interruption - to reimburse you for money lost if you must cancel or interrupt your trip due to sickness; Injury; death or for other non-medical reasons, such as: terrorist incidents, supplier bankruptcy or default (for those plans which include this coverage), cancellation of arrangements by your air carrier, etc.

Medical Expense/Emergency Assistance to cover medical expenses and emergency transportation for a sickness or injury that occurs while you are traveling.

Trip/Travel Delay Benefits to cover your out-of-pocket meal and accommodation expenses due to flight delays or cancellations or for other similar covered reasons. You must be delayed for a specified amount of time, such as 6 hours or more.

Baggage and Baggage Delay to cover loss or damage to your baggage or personal items or the cost of buying toiletries or personal articles if your baggage is delayed for a specified amount of time.

WHY YOU NEED TRAVEL INSURANCE

Often travel arrangements are non-refundable or subject to stiff cancellation penalties. The lowest cost airline and cruise offers usually penalize you greatly if you must cancel your trip. What if your travel supplier declares bankruptcy? Someone in your family falls ill or dies? You lose your job?

Travel insurance protects your travel investment in such situations.

Baggage Loss or Delay

You've heard it before, but it bears repeating: leave your valuables at home! But what if your bags are damaged, lost or stolen or they just don't arrive on time?

Terrorist Incidents

Since 2001, Terrorist Incidents that disrupt travel plans have become a reality. If your planned trip is affected by an unforeseen Terrorist Incident, the TravelSafe plans are there to protect you.

Medical Expenses / Emergency Assistance

Does your health insurance cover you when you leave home? Some plans only offer limited coverage away from home; Medicare does not cover you outside the United



Aya's Travel Agency, LLC

1402 Mesa Creek

San Antonio, Texas 78258-2621

www.ayastravel.com

(210) 745-2023

States at all. What if you need emergency medical transportation? Many personal plans do not provide this type of coverage.

Trip Cancellation or Interruption

Unforeseen events or reasons beyond your control can influence your travel plans. Do you want to protect your prepaid trip costs if you must cancel or interrupt your trip?

Non-Medical Emergency Evacuation

Natural disasters sometimes occur...or perhaps a political situation heats up, how do you get out of harms way? With our Non-Medical Emergency Evacuation benefit, we will get you to the nearest place of safety or home if a formal recommendation from the appropriate local authorities or the U.S. State Department issues a formal recommendation for you to leave the country you are visiting. Whether it's a natural disaster; civil, military or political unrest; or your being expelled or declared a persona non-grata.

Trip / Travel Delay Benefits

What if you are stranded in a connecting city due to a flight delay or cancellation? Who is going to pay for your hotel stay and what about meals? The Trip / Travel Delay benefit reimburses you for meal and hotel expense due to carrier and other covered delays of 6 or more hours. Airlines don't pay these expenses unless they are responsible for your delay. Most delays are due to bad weather, which is beyond an airline's control, and the bad weather causing your flight delay could even be in a city not on your itinerary.

WHEN TO BUY TRAVEL INSURANCE

For a variety of reasons, it is prudent to purchase travel insurance when you first book your trip (i.e. make your first payment for travel arrangements).

Why? Most travel insurance policies contain one or more time sensitive provisions that broaden coverage. The time sensitive provisions which are included in most of our plans (within 21 days of the date you make your initial payment for your trip) apply to several coverage enhancements, such as: waiving of the Pre-Existing Conditions Exclusion; Travel Supplier Bankruptcy or Insolvency protection and the Cancel For Any Reason Benefit.

TRAVEL SUPPLIER BANKRUPTCY OR DEFAULT

What if your airline or travel supplier ceases operations? Other airlines or travel suppliers will try to find space for you but usually at a cost, what happens if they can't meet your needs? We have plans to cover a trip cancellation or interruption due to supplier Bankruptcy or default.



Aya's Travel Agency, LLC
1402 Mesa Creek
San Antonio, Texas 78258-2621
www.ayastravel.com
(210) 745-2023

TRIP CANCELLATION / INTERRUPTION

Trip Cancellation covers the non-refundable trip costs when you must cancel your travel plans. All plans cover cancellation for covered medical reasons (such as Sickness, Injury or death of you, a Family Member or Traveling Companion). Additionally, certain non-medical reasons will be covered as well, such as: air carrier delays or cancellations, theft of travel documents, damage or destruction of your home, etc.

Trip Interruption covers the cost of your unused, non-refundable land or water travel arrangements and the additional air expense to either resume your trip or return home, if you interrupt your travel plans and/or return home early from your trip for the same types of medical or non-medical reasons covered for Trip Cancellation.

CANCEL FOR ANY REASON

This benefit allows you to cancel your trip for any reason whatsoever and still be reimbursed for most of your non-refundable trip costs. To be eligible for this coverage, the plan must be purchased within the time sensitive period (within 21 days of the date you make your initial payment for your trip) and you must cancel your trip two days or more prior to your scheduled departure.

Important Tip! Non-covered medical conditions, divorces, canceled wedding plans, economic hardships, a change in plans, just a few of the types of reasons not typically covered under Trip Cancellation, but covered under Cancel For Any Reason.

MEDICAL EXPENSE/EMERGENCY ASSISTANCE

This benefit reimburses you for medical treatment during your trip if you become sick or are injured while traveling. Additionally, air transport expenses (such as upgraded air arrangements, air ambulance, including doctor or nurse escort expenses) for medical evacuation are covered, if needed to obtain the appropriate level of care required for your condition.

NON-MEDICAL EMERGENCY EVACUATION

This benefit covers you for transportation expenses to the nearest place of safety if a formal recommendation from appropriate local authorities or the US State Department is issued to leave a country due to: 1) a natural disaster such as an earthquake, wild fires or tsunamis; 2) civil, military or political unrest; or 3) being expelled or declared a persona non-grata.



Aya's Travel Agency, LLC

1402 Mesa Creek

San Antonio, Texas 78258-2621

www.ayastravel.com

(210) 745-2023

PURCHASING THE RIGHT AMOUNT OF INSURANCE

Are you using Frequent Flyer points for your tickets? You cannot insure the value of the tickets because they were earned with points instead of dollars; however, if you prepay any fees to use the points those fees are insurable, but you can insure for the cost of a one-way ticket home, in the event of an interruption. To calculate this, determine the approximate cost of airfare from the furthest point of your trip to return home, and add that cost to your prepaid land or cruise fees. This is the total cost to be insured.

How do I determine how much to insure? You should insure 100% of the cost of all travel arrangements (include the cost of your airline tickets if not totally refundable) that are subject to cancellation penalties or restrictions.

Important - To be eligible for the Cancel For Any Reason Benet (for plans including this coverage), you must: 1) pay your premium within 21 days of the date of the initial deposit/payment for your trip; and 2) insure 100% of the cost of all Travel Arrangements that are subject to cancellation penalties or restrictions.

Do I have to insure the entire cost of my trip? If you insure less than the total cost of your travel arrangements that are subject to cancellation penalties or restrictions, the maximum benefit payable will be limited to the amount of insurance you purchase and you will not be eligible for the Cancel For Any Reason Benet, if applicable. For example if your trip cost is \$2,085 and you only purchase coverage for \$1,500, the maximum benefit payable if you cancel your trip is \$1,500.

Important Tip - Travel arrangements which are fully refundable up to the time of departure do not have to be insured.

Can I insure a voucher or certificate I received for future travel?

No, vouchers or certificates may not be insured as they have no cash value.