

# **Trip Cancellation/Interruption Insurance**

## **Frequently Asked Questions (FAQ)**

**This page answers frequently asked questions (FAQs) about purchasing travel insurance. These answers may or may not accurately respond to questions specific with the policy that you are buying or considering for purchase. If your question isn't listed below, or to confirm a response relative to a specific policy form,, please contact the insurer at 877-266-0741.**

### **General Questions**

#### **Q. What is the definition of a Pre-Existing Medical Condition?**

A. Pre-Existing Condition means any injury, sickness or condition of You, or Your Traveling Companion for which within the sixty (60) day period prior to the effective date of Trip Cancellation coverage under the Group Policy (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required medical treatment or treatment was recommended by a Physician.

#### **Q. What is the Pre-Existing Condition Period?**

A. This is the number of days that the insurance company will "look back" from the day the insurance was purchased, to see if your claim is related to a Pre-Existing Medical Condition.

#### **Q. How can I view the certificate of insurance before I purchase?**

A. When viewing, click on the specific underlined plan name in "Full Details" category to view the entire certificate of Insurance.

#### **Q. How do I determine the total cost of the trip?**

To determine the insurable cost of the trip, add together the cost of all of your prepaid and non-refundable travel expenses.

#### **Q. How do I get my policy?**

A. Once you have completed the purchase online, we will email you a confirmation detailing your benefits. This email confirmation will also contain a link to a copy of your policy.

## **Trip Cancellation Only Policy Questions**

**Q. Is there trip insurance available to cover the need to cancel a trip due to the death of a close family member - not one who is traveling on the particular trip?**

A. Yes, most of our Trip Cancellation Only Policies provide coverage for Trip Cancellation and Trip Interruption due to a non-traveling family member's unforeseen death or illness requiring you to stay home or return home earlier than expected. Each policy defines "family member" differently, but most include parents, grandparents, children, grandchildren, siblings, aunts, uncles, spouses and domestic partners under their definition.

**Q. I made my own travel arrangements and did not go through an agency. Can I insure my trip?**

A. Yes, all of our policies can be used by people making their own travel arrangements. The policies will cover your prepaid and non-refundable travel arrangements.

**Q. How do I determine the total cost of the trip?**

A. To determine the insurable cost of the trip, add together the cost of all of your prepaid and non-refundable travel expenses.

**Q. What is the latest date I can purchase travel insurance?**

A. You can purchase a policy up until the day before you travel. Some policies are available for purchase on the day of departure, however, our recommendation is to purchase as soon as possible to maximize your benefits. If you wait to make a purchase, you run the risk that something will happen before the policy takes effect.

**Q. Can I purchase a Trip Cancellation Only Policy if I have already departed on my trip?**

A. These policies cannot be purchased once you have departed on your trip.

**Q. What is considered the Initial Trip Payment Date?**

A. The Initial Trip Payment Date is the date that money first exchanged hands for the trip you want to insure. This is the date the check is written, not the date it is cashed.

**Q. What is considered the Final Trip Payment Date?**

A. Your Final Trip Payment Date is the date that your travel supplier (Hotel, Cruise line, Tour Operator) has provided you in paying for your trip.

**Q. When is the best time to purchase a Trip Cancellation Only Policy?**

A. To receive the most benefit from the travel policy you must purchase the insurance within 10 days of Initial Trip Payment for individual plans, or before Final Trip Payment for group plans (more than 9 travelers). If the insurance is purchased within this time period you receive three enhancements:

1. Protection against the Financial Default of a tour operator, airline or cruise line.
2. The Pre-Existing Medical Condition Exclusion is usually waived.
3. Terrorism in Itinerary City.

**Q. I booked part of my vacation, but not the flight. I would like to purchase travel insurance within the Pre-Existing Condition Exclusion Waiver period. Do I have to wait until the flight is booked?**

A. You should not wait until the flight is booked. The policy should be purchased within 10 days of Initial Trip Payment for individual plans, or before Final Trip Payment for group plans (more than 9 travelers) in order to get the Pre-Existing Condition Waiver.

**Q. When will my coverage become effective?**

A. Generally, coverage begins at 12:01AM the day after you purchase a policy. See the policy details for more information.

**Q. Which policies will protect me if my trip needs to be cancelled because of terrorist activity?**

A. Many of our plans offer Trip Cancellation and Trip Interruption coverage for a "Terrorist Incident" that occurs in an itinerary city during the course of travel. Each company defines "Terrorist Incident" differently. There are no policies that offer coverage for the threat of a "Terrorist Incident" or for any war-related activity.

**Q. I am only using frequent flyer miles for my trip. How can I make sure to have coverage in case I need to purchase a ticket in the event that I need to end my trip earlier than expected?**

A. There are several insurance companies will allow you to include the price of an economy ticket home as part of your Trip Cost. Although you will not be able to get this amount reimbursed to you in the event of pre-departure Trip Cancellation, this will allow you to increase the amount of post-departure Trip Interruption coverage since the economy ticket is not a prepaid expense. Please call our office for further details.

**Q. Is it possible to insure the rental of a house or condo?**

A. The plan may provide reimbursement of a villa, condo or other rental property as long as there is a written agreement/contract between the insured and the renter. Reimbursement of your prepaid and non-refundable cost will be made if the trip cancellation or interruption was caused by a peril named in the policy.

**Q. What is Financial Default coverage?**

A. The Trip Cancellation Only plan provides the following coverage for Financial Default: Bankruptcy and/or Default of Your Travel Supplier which occurs more than 10 days following Your Effective Date. Coverage is not provided for the Bankruptcy or Default of the agency from whom You purchased the Land/Sea Arrangements. Your Scheduled Departure Date must be no more than 15 months beyond Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination

**Q. Would a loss due to the Financial Default of a travel agent or tour operator be covered by any of the insurance plans?**

A. Financial Default of a travel agency would not be covered; a tour operator would be covered as long as the arrangements were made through a third party and not directly through the tour operator. In the rare occurrence that the Travel Agent did not fulfill the requested service, the best way to recover your loss would be through the credit card company. You may also file a complaint with your State Consumer Protection Agency.

**Q. What is the difference between a travel agent and a tour operator?**

A. A travel agent is someone who books flights, cruises and tours. A tour operator is a company which specializes in the planning and operation of pre-planned vacations, which are usually sold to the public through travel agents.

**Q. What is Terrorism coverage?**

A. The Trip Cancellation Only plan provides the following coverage for Terrorism: A Terrorist Incident that occurs in a city listed on Your Covered Trip itinerary and within 30 days prior to your Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing the cancellation of Your Covered Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary. Your Scheduled Departure Date must be no more than 15 months beyond Your Effective Date. This benefit only applies if the policy has been purchased within 10 days of Your initial payment for the Covered Trip and for the full cost of the Covered Trip.

## Post-Sale Questions

### **Q. I made a mistake in entering my data, what should I do?**

A. You can send an email to [education.care@insuremytrip.com](mailto:education.care@insuremytrip.com) to make changes to your policy. Please include your order number on all email correspondence. If you prefer, you can call us with your changes at our toll free number (877) 266-0741.

### **Q. I did not receive a copy of my travel insurance policy yet. What can I do?**

A. If you selected to receive your policy via email, please check any spam or junk mail folder for the email. If it is not in one of those folders, you can contact our Customer Service Department at (877) 266-0741 and we will resend the email which contains a link to the policy.

### **Q. How do I cancel a policy I purchased?**

A. All cancellation requests must be made in writing. An email can be sent to [education.care@insuremytrip.com](mailto:education.care@insuremytrip.com) to request cancellation. Please note that there are no refunds for group (more than 9 travelers) plans.

### **Q. Am I charged a fee to cancel my policy?**

A. InsureMyTrip does not charge any additional fees to cancel a policy.

### **Q. What is the little red number #2 near some of the coverages?**

This notes that the coverage will be secondary to any primary coverage you may have.

### **Q. I have additional trip cost that I would like to insure. What can I do?**

If you have already purchased a travel insurance plan but now have additional trip cost to insure you do not need to purchase a second plan. Our Customer Care Agents are able to assist you over the phone in making this change to your plan. Adding trip cost to your plan will result in a premium increase. There are some coverages that are time sensitive so you should add any additional trip cost as soon as possible.

## Site Use Questions

### **Q. My child is under the age of 1. How do I enter his or her age on the Quote form?**

A. For children under the age of 1, enter 0 or <1.

**Q. I am going to multiple destinations. What should I use for the Primary Destination?**

A. The Primary Destination is the place where you are going to spend a majority of your time while on your trip.

**Q. I input all travelers' ages into the quote screen. The quote presented is for all travelers not per person, right?**

A. Yes, the quoted premium is the final cost for all traveler ages entered. The benefits illustrated on the Quote are per person benefit limits unless noted by a red asterisk.

**Q. Can I view the policy prior to purchase?**

A. Yes, you can view all coverage details by clicking on the underlined terms in the Product compare or Quote pages. A box will appear showing a description of benefits.