



TRAVEL  
INSURANCE

## The Importance of Travel Insurance for Any Trip



**Presenter:**

Sharon L. Broo, CTA  
Vice President, Travel Insurance Services



**Moderator:**

Alison Luse  
Senior Marketing Manager

Providing Travel-Related Insurance Solutions  
for Individuals, Groups & Organizations Worldwide  
**Since 1973**



**Travel  
Insurance Services**

*Please Note: This webinar is for informational purposes only. Opinions shared by the panel do not reflect the official position of the ABA.*

## USI Travel Insurance Services



- Established in 1973; headquartered in Philadelphia.
- We're a national insurance agency and brokerage providing travel insurance solutions for individuals, groups, organizations and businesses worldwide.
- We're a leader in the affinity insurance market, and **we're proud to serve members of the American Bar Association!**

Travel looks quite different these days...



But we will adapt and travel again.

With summer upon us and states opening back up, what plans do you have this year, or even next year?



## Why is travel insurance important?

- What if your parent, child or spouse ends up sick or in the hospital before or during your trip and you have to cancel or leave early?
- What if you get sick or become injured on your trip? Flu, sprained ankle, a laceration, food poisoning... Who will you call? And where will you go?
- What if there's a terrorist incident in your destination city – either during your trip or before you leave? Unrest happens domestically and abroad.
- What if you're going on a trip and a hurricane, flooding, blizzard or other weather event prevents or delays your travel, or impacts your destination?

You can't possibly be prepared for every potential circumstance that may come your way, but you can prepare for the unexpected with travel insurance.

# I'm not traveling far from home. Is travel insurance still important?

You probably guessed it... **Yes!!!**

The unexpected and unplanned can happen anywhere, and OFTEN happens on trips even *close to home*.

- What if you rented a beach house and have to cancel last minute? Will you lose your full rental payment?
- What if you bought non-refundable tickets to an amusement park and paid for non-refundable hotel rooms, only to have to cancel your trip because you or a close family member becomes ill or injured?
- What if your travel supplier goes into financial default\* prior to your trip? (Unfortunately, a more realistic possibility during these economically fragile times.) \*Financial default is only available if plan is purchased within 14 days of initial trip deposit.
- What if your rental car is damaged during your trip?

## Types of travel insurance plans:

- Trip Cancellation – the most common type, most comprehensive in terms of benefits
- Travel Medical
- Emergency Medical Evacuation Insurance
- Annual Travel Insurance



## Plan disclaimer.

Please read the policy carefully to fully understand the insurance coverage, terms, conditions, reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts or discrepancies between this document and the policy or if any point is not covered in this document, the terms and conditions of the policy shall govern. Please read the policy carefully.

Visit [tripcarecomplete.com](http://tripcarecomplete.com) to view the Policy document for your state of residence.

# Take advantage of important travel protection benefits.

## Our trip cancellation plans offer coverage\* for:

- Trip Cancellation\*
- Trip Interruption\*
- Travel Delay\*
- Accident & Sickness Medical Expense
- Emergency Medical Evacuation & Repatriation
- Baggage Loss and Delay
- Missed Connection\*
- And more!

*\*Coverage is available for specified covered reasons. Refer to plan details to see the covered reasons and any exclusions for each benefit.*

# Covered Reasons:

## Trip Cancellation and Trip Interruption

- a) Your Accidental Injury, Covered Sickness or death or the Accidental Injury, Covered Sickness or death of Your Traveling Companion, Your Family Member, Your children's caregiver or Your Business Partner; that results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your participation or continued participation in the Covered Trip. A Physician must advise cancellation of the Covered Trip on or before the Scheduled Departure Date.
- b) An Accidental Injury incurred by You that causes You to be medically unable to continue Your trip's activity(ies). An actual examination by a Physician must take place and the Physician must advise You to discontinue the trip's activity(ies).
- c) Inclement weather, Natural Disasters, Terrorist Attacks or mechanical breakdown of the Common Carrier that results in the complete cessation of travel services at the point of departure or destination for at least 48 consecutive hours.
- d) Mandatory evacuation ordered by local authorities at Your destination due to a Natural Disaster. You must have 50% or less of Your Trip remaining at the time the mandatory evacuation ends, in order for this benefit to be payable.
- e) Natural Disaster or documented man-made disaster at the point of departure or Your destination that renders Your primary residence or the accommodations at Your destination uninhabitable.
- f) Adverse weather or Natural Disaster resulting in the obstruction of public roadways or curtailment of public transportation, that prevents Your ability to arrive at Your Land/Sea Arrangements.
- g) A road closure causing a delay in reaching Your destination for at least 12 hours.
- h) Strike that causes complete cessation of travel services of Your Common Carrier for at least 48 consecutive hours.
- i) Bankruptcy and/or Default of Your Travel Supplier that occurs more than 14 days following the Effective Date. Your Scheduled Departure Date must be no more than 12 months beyond the 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. This coverage only applies if the Policy was purchased within 14 calendar days of the initial Trip payment.

*Continued >>*

# Covered Reasons (cont'd):

## Trip Cancellation and Trip Interruption

- j) The airport terminal from which You are scheduled to fly, is closed due to a documented security breach within 12 hours of arrival at the terminal or while You are physically at the terminal.
- k) A politically motivated Terrorist Attack that occurs within 30 days of Your departure and within 50 miles of a City listed on Your itinerary. The Terrorist Attack must occur on or after the Effective Date of Your Trip Cancellation Coverage.
- l) A documented theft of passports or visas. Documented means that You have reported the theft to the local authorities.
- m) You or Your Traveling Companion being directly involved in or delayed due to a traffic Accident substantiated by a police report, while en route to departure.
- n) You and/or Your Traveling Companion are hijacked, quarantined, required to serve on a jury, subpoenaed, required to appear as a witness in a legal action, provided You or Your Traveling Companion are not a party to the legal action or appearing as a law enforcement officer; the victim of felonious assault; having Your principal place of residence made inaccessible and uninhabitable by a Natural Disaster; or burglary or vandalism of Your principal place of residence within 10 days of departure.
- o) You or Your Traveling Companion are called to active military duty after the Effective Date.
- p) You have, or Your Traveling Companion has, a previously approved military leave revoked or experience a military reassignment.
- q) Your transfer, within thirty (30) days of the date of Your Covered Trip, by the employer with which You are employed on the Effective Date that requires relocation of Your principal residence.
- r) Your Traveling Companion's transfer, within thirty (30) days of the date of Your Covered Trip, by the employer with which Your Traveling Companion is employed on the Effective Date that requires relocation of Your Traveling Companion's principal residence.
- s) After at least three (3) years of full time continuous employment at the same company, You are terminated or laid-off from full time employment at such company within thirty (30) days of the date of Your Covered Trip.
- t) After at least three (3) years of full time continuous employment at the same company, Your Traveling Companion is terminated or laid-off from full time employment at such company within thirty (30) days of the date of Your Covered Trip.

## If something happens, who will you call?

### **The plan includes Worldwide Concierge and Travel Assistance Services:**

- 24-Hour Emergency Assistance – from anywhere in the world
- Travel Planning Assistance
- Concierge Services

Lean on this 24/7/365 resource to answer your trip-related questions, help you in case of emergencies, or simply to take advantage of vacation-planning support before and during your trip.

***Doesn't it feel nice to know someone has your back at all times?***

# Featured Benefit: CFAR

## What is CFAR?

- CFAR stands for Cancel For Any Reason. It is an upgrade available on certain plans if you meet the requirements.

## Why should I upgrade my plan to CFAR?

- Having the CFAR benefit gives you the utmost flexibility and financial security for your trip. This benefit allows you to cancel your trip for literally any reason at all and still be reimbursed for most of your pre-paid, non-refundable trip expenses.

(Without CFAR, your plan includes a Trip Cancellation benefit, but you can only be reimbursed for that benefit if your reason for cancelling your trip falls under one of the reasons specified in your plan. Recently, many travelers were surprised to see that most trip cancellations due to COVID-19 were not covered by their insurance, as pandemics are generally not covered by travel insurance. This is the case for almost all travel insurance carriers and plans. But travelers with CFAR did indeed have coverage.)

## CFAR: for the most flexibility and peace of mind.

# CFAR: What You Need to Know

## How do I upgrade my plan to have CFAR coverage?

- Add the upgrade when making your plan purchase.
- You must purchase your plan **within 14 days of your initial trip deposit** to be eligible for this upgrade.
- You also must insure ALL pre-paid, non-refundable trip costs. (If you increase your trip costs later, you must then adjust your plan accordingly within 14 days of making those additional arrangements in order to maintain your CFAR coverage.)

## How do I make a claim using my CFAR coverage?

- First, you have to cancel with your travel organizer **at least 2 days before your scheduled departure to be eligible to make a CFAR claim.** Then, contact USI Travel Insurance Services, or the plan claims administrator to file the claim.

*Note: CFAR is not available to residents of NY state.*

# CFAR: for the most flexibility and peace of mind.

# Purchase your plan early! Here's Why:

## Early Purchase Advantages\*:

- Cancel For Any Reason (CFAR) Eligibility
  - Additional cost and terms apply. Read policy for full information.
  
- Pre-Existing Medical Conditions Exclusion Waiver
  - The exclusion for Pre-Existing Conditions for medical coverage can be waived if you meet the early purchase requirements.
  
- Financial Default Coverage
  - If your travel supplier goes into bankruptcy or financial default and can't provide the service you booked, you can be reimbursed for expenses you paid.

***\*Purchase your plan within 14 days of making your initial trip payment to have access to these benefits.***

# FAQ of the Moment: What coverage do plans offer for COVID?

**This pandemic has raised many questions related to travel insurance. Here are the most common:**

1. What if I or a family member gets sick with COVID before or during my trip? Will I have coverage?
  - Trip Cancellation, Trip Interruption, Travel Delay and Missed Connection coverage will only apply if you bought your plan before January 22 when the pandemic became a "foreseen event." Emergency Medical coverage and Emergency Medical Evacuation coverage would still apply if you became sick with COVID while on your trip.
2. What if COVID prevents me from traveling somewhere on my trip? For example, Hawaii is requiring people to quarantine for 14 days upon arriving. Could I cancel and use my travel insurance to get a refund?
  - This situation would not be covered under a standard plan. You would need to have CFAR to be covered for this.
3. What if there's a new wave of COVID infections and I'm worried about traveling? Will my travel insurance cover my trip if I cancel?
  - No, travel insurance does not cover fear of traveling. You would need to have CFAR for coverage in this situation.

## **More questions?**

Visit our Coronavirus Information Center at [travelinsure.com/resources/covid-19info](https://travelinsure.com/resources/covid-19info).  
Or contact Customer Service at the number below.

# Is the cost of travel insurance worth it for a small trip?

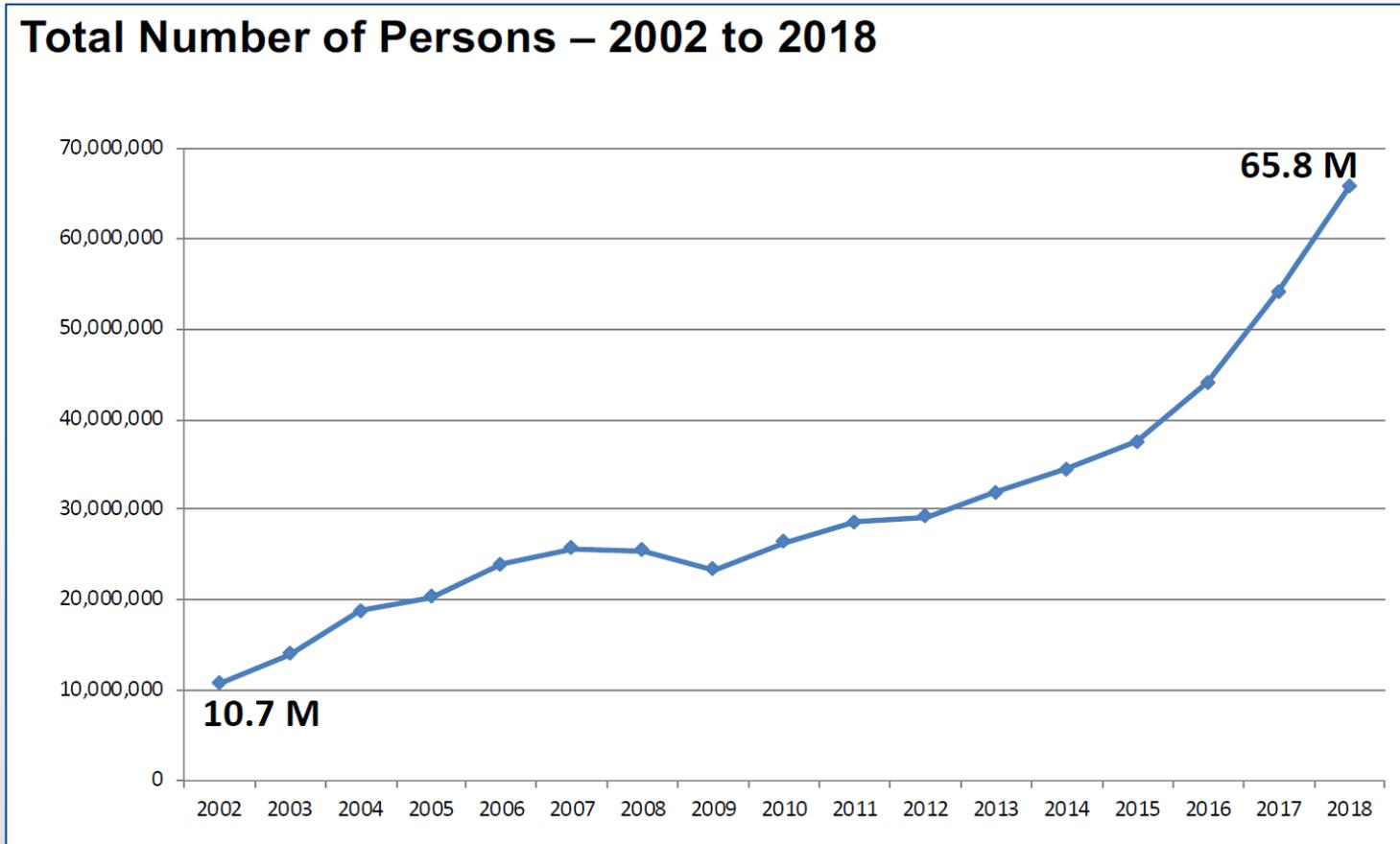
**Did you know that our trip cancellation plans are priced based on the age of the traveler and the cost of the trip?**

That means for a smaller, less expensive trip, the travel insurance may be more affordable than you think. And worth every bit of the peace of mind.

- *For a 30-year old going on a \$2,000 trip, the cost of travel insurance with the Trip Care Complete Plus plan is \$76.*
- *For a 65-year old going on a \$2,000 trip, the cost of travel insurance with the Trip Care Complete Plus plan is \$144.*

# The Travel Insurance Market Today: Think you're alone in seeking coverage?

## Number of people who purchased a travel insurance plan.



*\*Data provided by The Travel Protection Market Survey 2018, conducted by the USIA*

**Travelers have steadily been learning more about the value of having travel insurance, and it shows in their purchase habits.**

## Trip Cancellation: It really does happen.

John purchased the travel insurance with Trip Cancellation coverage when he booked his annual two-week vacation to Long Beach Island, NJ with his wife. Unfortunately, John was admitted to the hospital with chest pains days before their scheduled departure.

### **Outcome:**

Since this confinement was not related to a pre-existing condition he was able to file a claim under the Trip Cancellation benefit. The policy reimbursed the total trip cost of \$5,850 for both him and his wife.



## Trip Interruption: It really does happen.

The Acetos arrived at their upstate NY vacation rental destination and had gotten settled in for a week of fun in the mountains when a severe storm came through and knocked out the electrical lines, leaving them without electricity for the remainder of their stay. They had 3 days remaining of their trip when they had to cut their vacation short.

### **Outcome:**

The Trip Interruption benefit reimbursed them for the balance of their pre-paid, non-refundable trip cost: 3 days remaining on their rental home and a guided 2-day hiking and fishing excursion totaling \$1,500.



## Injuries on Vacation: They really do happen.

Sandy was on vacation from her home in Virginia visiting family in California. While she was there, she experienced sudden and unexpected severe sciatica and had to be rushed to the hospital in an ambulance. After many tests and a 6-hour stay in the Emergency Room, she was released with pain medication and a plan for treatment when she returned home to Virginia.

### **Outcome:**

Even though she had found a hospital in-network with her health insurance plan, she still had to pay a deductible and co-pays out-of-pocket. Her travel insurance plan reimbursed her out-of-pocket costs in the amount of \$1,100.





## Emergency Medical Evacuation: It really does happen.

Rob and Maggie were spending a week in Punta Cana. After a day at the beach, Rob began complaining of back pain and dizziness. He later became very confused and started speaking incoherently. While waiting for the emergency responders, Maggie contacted their assistance provider for help. By the time Rob was seen by a doctor, he was no longer lucid. He was diagnosed with a stomach virus, but the diagnosis did not explain his confusion and dizziness.

### **Outcome:**

Upon completing a consult with Rob's treating doctor, their assistance provider's Medical Director suggested a few additional tests. They communicated with Maggie throughout, and after the assistance provider spoke with Rob's treating physician again, they decided it was in Rob's best interest to receive further treatment in the U.S. The assistance provider arranged an emergency air ambulance transport from Punta Cana to Ft. Lauderdale, Florida, where Rob was diagnosed with and treated for meningitis.

# How to get your plan:

1. Visit [ABAinsurance.com](https://www.ABAinsurance.com).
2. Under the Personal Programs menu item, select “Travel Insurance.”
3. Click one of the green buttons to get your quote and proceed to purchase.

The screenshot shows the ABA Insurance website interface. At the top, the ABA Insurance logo is on the left, and the USI Affinity logo is on the right. Below the logo is a navigation bar with the following items: Home, Health Insurance, Life & Disability, Personal Programs, Auto & Home, and Firm Products. A red arrow points to the 'Personal Programs' menu item. A dropdown menu is open under 'Personal Programs', listing: Travel Insurance (circled in red), Annual Travel Insurance Plan, Identity Theft Protection, Pet Insurance, Student Loan Refinancing, and Air Medical Evacuation. Below the navigation bar is a large banner image of two people sitting on lounge chairs on a beach. To the right of the image is a text block that reads: 'IT'S FAST AND EASY TO PROTECT YOUR DREAMS'. Below this text is a green button labeled 'GET A QUOTE', which is circled in yellow and has a yellow arrow pointing to it. Below the banner is a section titled 'Travel Insurance' with a sub-heading 'Trip Care Complete offers three different levels of coverage so you can choose the right plan for your unique needs and budget. Additional Trip Care Complete benefits include:'. Below this are three bullet points: '→ Protection for trip cancellation: Regain up to 100% of the money you invested in your trip', '→ Protection for trip interruption: Recover up to 150% of your costs depending on the coverage you choose', and '→ 24-hour access to emergency assistance services: So no matter where you are, you have help when you need it'. To the right of this section is another text block that reads: 'Get the Right Travel Insurance Coverage for Your Needs'. Below this is a sub-heading 'Plan your trip without worrying so much about the unexpected'. Below this text is a green button labeled 'LEARN MORE', which is circled in yellow and has a yellow arrow pointing to it.

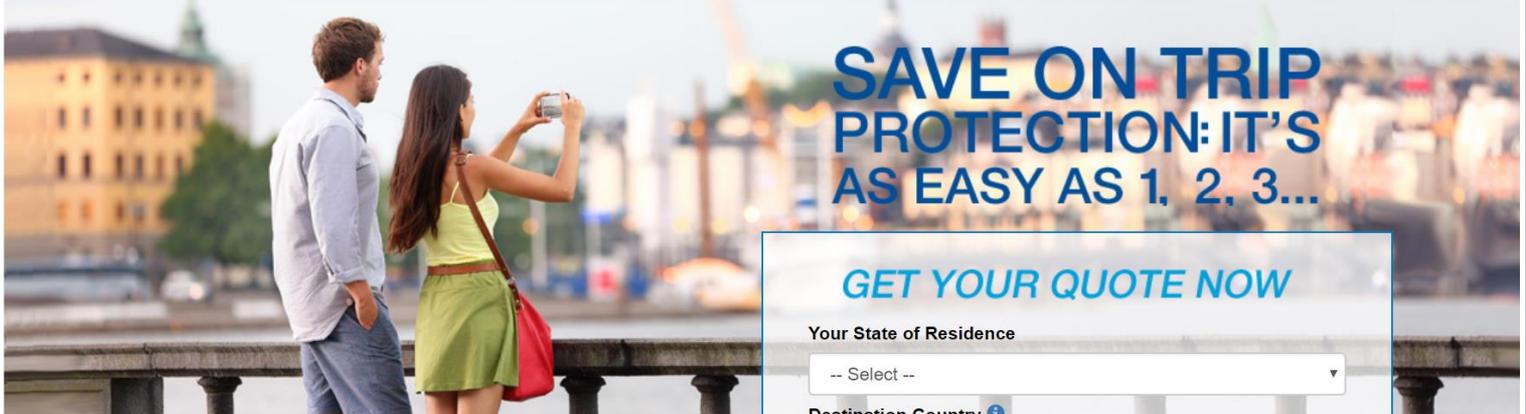
OR, call USI Travel Insurance Services Customer Service:  
(800) 937-1387 (Mention that you're an ABA member.)  
Monday – Friday, 9am – 7pm Eastern Time



TRIP PROTECTION FROM A COMPANY YOU CAN TRUST

[Home](#) [Product Info -](#) [About Us](#) [Contact Us](#)

Questions? Call (800) 937-1387  
Monday - Friday | 9am - 7pm EST



# SAVE ON TRIP PROTECTION: IT'S AS EASY AS 1, 2, 3...

## GET YOUR QUOTE NOW

Your State of Residence

Destination Country ⓘ

Departure Date

Return Date

Initial Deposit Date

Final Payment Date

Traveler(s)<sup>1</sup>

Date of Birth

Trip Cost

Traveler 1:



Traveler 2:



[+ Add Traveler](#) | [Remove Traveler](#)

**SUBMIT FOR QUOTE**

## DON'T PUT YOUR TRAVEL INVESTMENT AT RISK

You may not think of it this way, but with all the time, planning, and money you've put toward it, your trip is an investment. Whether you're driving to the coast to relax on a beach or jetting off to explore new countries that investment is worth protecting.

What would happen if a family emergency forced you to cancel your trip at the last minute? Or your traveling companion fell ill while you were away and your plans were cut short? Would you lose all the money you invested?

With Trip Care Complete travel insurance you can worry a lot less about what might happen and focus a lot more on perfecting your plans. Our affordable coverage is designed to help protect your investment from the unexpected.

When you protect your trip with Trip Care Complete, you can choose from three levels of coverage to find the right balance of protection and price, based on your unique needs and budget. Some of our benefits include:

# Voyager Annual Plan

- **Designed for frequent travelers, this annual plan covers individuals any time they are 100+ miles from home on a covered trip (with scheduled departure and return dates).**
- Two plan levels offered: Silver and Gold
- Benefits on both plans include Baggage Loss and Delay, AD&D, Accident & Sickness Medical Expense and Emergency Medical Evacuation. *(Note: Voyager plans do not offer coverage for Trip Cancellation or Cancel For Any Reason.)*
  - The Gold plan also includes Trip Interruption, Airline Ticket Change Fee and Political Evacuation & Natural Disaster.
- Premium is based on age for the Silver plan, starting at \$93/year. The Gold plan is a flat \$332 annually for any age.

Panelists:



**Karen Johnson**

Head of Travel Division



**Angel Ramos**

Educational Travel  
Client Manager



**Myron Tate**

Director of Travel Customer  
Service and Operations



**[ABAINsurance.com](http://ABAINsurance.com)**

USI Travel Insurance Services Customer Service:

(800) 937-1387

[info@travelinsure.com](mailto:info@travelinsure.com)

Monday – Friday  
9am – 7pm Eastern Time