Chubb Travel Protection

CHUBB®

Leisure Travel Plans for US Residents

All Plans Plus Brochure

Why do you need travel insurance?

You've put a lot of thought into planning an exciting trip, but what will you do if something goes wrong?

You are visiting Machu Picchu in Peru and fall and break your ankle.

Our medical assistance services provide local doctor or hospital referrals and our accident & sickness medical expense benefit pays for covered charges.

Your traveling companion has a stroke while out to sea on a cruise.

Our emergency evacuation coverage provides insured travelers with necessary medical transportation to the nearest adequate medical facility.

You have a flight scheduled to the Bahamas but a hurricane has hit the island.

Our trip cancellation benefit reimburses you for covered trip costs if your trip is canceled due to a covered event.

You are trying to plan a romantic evening for your anniversary in Paris but need assistance.

Our concierge services will make reservations at an intimate, local restaurant, and even arrange for flower delivery.

Fortunately, Chubb Travel Protection is uniquely designed to cover the unexpected risks related to traveling.

Having travel insurance helps to give you peace of mind.

Having Chubb Travel Protection means that we've got your well-being top of mind.

Coverage Overview

Standard Plan Benefits	Travel Basics Plus	Travel Essentials Plus	Travel Choice Plus
Trip Cancellation	100% of Trip Costs ($100,000 maximum)	100% of Trip Costs ($100,000 maximum)	100% of Trip Costs ($100,000 maximum)
Trip Interruption	100% of Trip Costs ($100,000 maximum)	150% of Trip Costs ($150,000 maximum)	150% of Trip Costs ($150,000 maximum)
Trip Interruption - Return Air Only	$500	$750	$1,000
Trip Delay	$500 ($100 per day)	$750 ($150 per day)	$1,000 ($200 per day)
Missed Connection	N/A	$250	$500
Baggage & Personal Effects	$750 ($50 deductible)	$1,000	$2,500
Baggage Delay	$200	$300	$500
Accident & Sickness Medical Expense*	$15,000 ($50 deductible)	$50,000	$100,000
Emergency Evacuation & Repatriation of Remains	$150,000	$500,000	$1,000,000
Accidental Death & Dismemberment	N/A	$10,000	$50,000
Assistance Services	Included	Included	Included

Additional Benefits (if purchased within 21 days of Initial Trip Payment; Day 1 is the date the Initial Trip Payment is made)

Pre-Existing Medical Condition Exclusion Waiver	Included	Included	Included
Trip Cancellation/Interruption due to Financial Default	Included	Included	Included
Accident Sickness Medical Expense	Excess Coverage	Primary Coverage	Primary Coverage
Baggage & Personal Effects	Excess Coverage	Excess Coverage	Primary Coverage
Flight Accident	$25,000	$50,000	N/A
Missed Connection	N/A	Additional $250	Included in base plan

Optional Benefits (if selected by the Applicant and required premium is paid)

Medical Coverage Upgrade	Included in base plan	Additional $50,000	Additional $50,000
including Emergency Evacuation*	Additional $150,000	Additional $500,000	Included in base plan
Car Rental Collision Coverage	$35,000 ($250 Deductible)	$35,000 ($250 Deductible)	$35,000 ($250 Deductible)
Flight Accident	Amount selected up to $500,000	Amount selected up to $500,000	Amount selected up to $500,000

*Coverage limits are per person. *Limits vary by State*

Chubb Travel Assistance Services provide you with 24/7 assistance to help you manage your travel risk before, during, and after a trip. You may call anytime, and you have access to emergency assistance when you are traveling away from home.

Medical Assistance – Provides medical monitoring, Doctor, hospital, Dentist and clinic referrals, replacement of eyeglasses, emergency medical payments, emergency medical transportation, medical evacuation or repatriation, and escort transportation.

Travel Assistance – Provides emergency message relay to relatives, friends and business associates, emergency cash, legal and bail assistance, emergency travel arrangements, location of lost or stolen documents, assistance with foreign language and interpretation problems.

Personal Assistance – Provides access to country specific health information, visa, passport and inoculation requirements, cultural information, embassy and consular references, foreign exchange rates, weather conditions, and travel advisories.

Concierge Services – Provides epicurean needs, event ticketing, floral services, tee time reservations, restaurant reservations, rental car or airline reservations and hotel accommodations, personalized retail shopping assistance, and meet and greet services.

Security Assistance – Provides on the ground security assistance in the event of a potentially life-threatening military or political event while traveling and access to a crisis hotline and assistance center to discuss any safety concerns or to secure assistance while traveling.

Coverage Details

Trip Cancellation and Interruption benefits will be paid if an Insured cancels their Trip, or is unable to continue their Trip due to any of the following unforeseen events:

- Sickness, Injury or death of an Insured, Family Member, Traveling Companion, Business Partner or Host at Destination;
- Sickness or Injury of an Insured, Traveling Companion, or Family Member traveling with the Insured must be so disabling as to reasonably cause a Trip to be canceled or interrupted or which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing continued participation in the Trip;
- Sickness or Injury of a Family Member not traveling with the Insured must be because their condition is life-threatening, as certified by a Physician or they require the Insured's immediate care. Such disability must be so disabling as to reasonably cause a Trip to be canceled or interrupted and must be certified by a Physician;
- Sickness or Injury of the Business Partner must be so disabling as to reasonably cause the Insured to cancel or interrupt the Trip to assume daily management of the business. Such disability must be certified by a Physician;
- Sickness, Injury, death or hospitalization of the Insured's Host at Destination. A Physician must certify the Sickness or Injury.
- Financial Default of an airline, Cruise line, or tour operator provided the Financial Default occurs more than 14 days following an Insured's effective date for the Trip Cancellation or Trip Interruption Benefits. There is no coverage for the Financial Default of any person, organization, agency, or firm from whom the Insured purchased travel arrangements supplied by others. This coverage applies only if insurance was purchased within 21 days of Initial Trip Payment;
- Inclement Weather causing delay or cancellation of travel.
- Strike causing complete cessation of travel services at the point of departure or Destination;

- The Insured's Primary Residence being made Uninhabitable or inaccessible by Natural Disaster, vandalism or burglary;
- The Insured's Destination being made Uninhabitable or inaccessible by flood, tornado, earthquake, volcanic eruption, fire, wildfire, or blizzard that is due to natural causes;
- The Insured or Traveling Companion is hijacked, quarantined, subpoenaed, required to serve on a jury;
- The Insured or Traveling Companion is called to active military service or military leave is revoked or reassigned;
- Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival;
- The Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own provided that he or she has been an active employee for the same employer for at least 1 year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, seasonal employment, independent contractors or self-employed persons;
- The Insured and/or Traveling Companion is directly involved in or delayed due to a traffic accident, substantiated by a police report, while en route to the Insured's Destination;
- A named hurricane causing cancellation or interruption of travel to the Insured's Destination that is Inaccessible or Uninhabitable. Claims are not payable if a hurricane is foreseeable prior to the Insured's effective date. A hurricane is foreseeable on the date it becomes a named storm. The Company will only pay the benefits for Losses occurring within 30 days after the named hurricane makes the Insured's Destination Uninhabitable or Inaccessible;
- The Insured or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to the Departure Date. No coverage is provided for Felonious Assault committed by another Insured, Family Member, Traveling Companion or Traveling Companion's Family Member;
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results in a Loss of 50% of the Insured's Trip length;
- The Insured or Traveling Companion is required to work during his/her scheduled Trip. He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer. In the situation of self-employment, proof of self-employment and a notarized statement confirming that the Insured is unable to travel due to his or her job obligations will be required.
- The Insured or Traveling Companion is directly involved in a merger, acquisition, government required product recall, or bankruptcy proceedings and must be currently employed by the company that is involved in said event; or
- The Insured's or Traveling Companion's company is deemed to be unsuitable for business due to burglary, or Natural Disaster and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team.

Trip Delay benefits will be paid if the Insured's Trip is delayed 5 or more consecutive hours and prevents the Insured from reaching their intended destination as a result of a cancellation or delay of their Trip for one of the following unforeseen events:

- Common carrier delay;
- The Insured's or traveling companion's lost or stolen passports, travel documents, or money;
- Reasons listed (above) under Trip Cancellation and Interruption benefits.

Coverage Exclusions

This plan does not cover any loss caused by or resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured while sane or insane (this exclusion does not apply to any medical benefits); Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, or elective abortion of the Insured, a Traveling Companion or a Family Member; participation in professional athletic events, motor sport, or motor racing, including training or practice for the same; mountaineering where ropes or guides are normally used. Mountaineering where ropes or guides are normally used and specialized equipment is necessary for the ascent or descent of a mountain. Specialized equipment includes but is not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment; war or act of war, whether declared or not, participation in a civil disorder, riot, or insurrection; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter company; commission of or attempt to commit a felony by the Insured; Mental, Nervous or Psychological Disorder; if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit; any Loss that occurs at a time when this coverage is not in effect; traveling for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician;

Pre-existing Medical Condition Exclusion:

The Company will not pay for any loss or expense incurred as the result of an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner or Family Member which, within the 90 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened, became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician;

(c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

The following exclusions also apply to Trip Cancellation and Trip Interruption:

Unless otherwise provided by this plan Benefits will not be provided for any loss resulting (in whole or in part) from: travel arrangements canceled by an airline, Cruise line, or tour operator, except as provided elsewhere in the plan; changes in plans by the Insured, a Family Member, or Traveling Companion, for any reason; financial circumstances of the Insured, a Family Member, or a Traveling Companion; any government regulation or prohibition; an event which occurs prior to the Insured's coverage Effective Date; failure of any tour operator, Common Carrier, person or agency to provide the bargained-for travel arrangements or to refund money due the Insured.

The following exclusions apply to Baggage & Personal Effects and Baggage Delay:

Benefits will not be provided for any Loss, or damage to, caused by, or resulting in whole or in part from: animals, rodents, insects or vermin; bicycles (except when checked with a Common Carrier); motor vehicles, aircraft, boats, boat motors, ATV's and other conveyances; artificial prosthetic devices, false teeth, any type of eyeglasses, sunglasses, contact lenses, or hearing aids; keys, notes, securities, accounts, currency, deeds, food stamps, bills, or other evidences of debt, or tickets; money, stamps, stocks and bonds, postal or money orders; property shipped as freight, or shipped prior to the Departure Date; contraband, illegal transportation or trade; items seized by any government, government official or customs official; defective materials or craftsmanship; normal wear and tear; deterioration.

The following limitations and exclusions apply to Car Rental Collision Coverage:

Coverage is not provided in whole or in part for any loss to, or due to: the Insured or his/her Traveling Companion violating the rental agreement; rentals of trucks, (not including jeeps or SUV's) campers, trailers, off road vehicles, or Exotic Vehicles; any obligation the Insured or his or her Traveling Companion assumes under any agreement except insurance collision Deductible; failure to report the Loss to the proper local authorities and the rental car company; damage to any other vehicle, structure, or person as a result of a covered Loss; participation in contests of speed, motor sport or motor racing including training or practice for the same; driving under the influence of alcohol; being under the influence of drugs or intoxicants, unless prescribed by a Physician; war or act of war, whether declared or not, the Insured's participation in a civil disorder, riot or insurrection.

The following exclusions also apply to the Accident Sickness Medical Expense Benefit:

Unless otherwise provided by this plan Benefits will not be provided for the following: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, and sunglasses; routine dental care; any service provided by the Insured, a Family Member, or Traveling Companion; alcohol or substance abuse or treatment for the same; Experimental or Investigative treatment or procedures; care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease; coverage for Trips less than 100 miles from the Insured's Primary Residence.

The following exclusions also apply to Accidental Death and Dismemberment and Flight Accident:

Benefits will not be provided for the following: loss caused by or resulting directly or indirectly from Sickness or disease of any kind; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.

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Presented by:

This information is a brief description of the features of this insurance program. Coverage & pricing may vary by state. The provision of this document is for informational purposes only and is not an insurance contract. The Policy or Certificate of Insurance along with the travel insurance policy cancellation process is available at www.chubbtravel.com/selfservice.

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