

## TRAVEL INSURANCE CHEAT SHEET – WHAT IS REALLY COVERED?

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Travel insurance reimburses you for financial loss when specific events occur.

### **EVENTS that are COVERED in our policy:**

- 365 days of continuous travel
- Medical expenses: \$25,000 or \$50,000 with upgrade
- Emergency evacuation: \$50,000 or \$80,000 with upgrade
- Assistance service for evacuation, medical, loss, and theft
- Loss, theft, or damage to personal items: \$1500
- Delay of your trip caused by:
  - Medical reasons
  - Natural disaster
  - Lost or stolen passport, tickets, or money
- Cancellation or interruption of your trip caused by:
  - Medical reasons
  - Bad weather
  - Natural disaster
  - Terrorist attack
  - Unforeseen airline strike or bankruptcy

### **EVENTS that are NOT COVERED in our policy:**

- Airline cancels, delays, or oversells your flight
- Airline makes a schedule change to your flight
- Aircraft has mechanical difficulties
- Domino effect: Occurs when tickets are sold separately. A delay or schedule change by Airline A has a domino effect, causing a missed connection to Airline B which is ticketed separately. This event usually results in:
  - Date change fees
  - New ticket purchase
- Civil or political disturbance
  - Example: In 2008 Bangkok airport closed for a week due to a coup

### **CONCLUSION:**

Even with the limitations on flight performance Airtreks still recommends travel insurance for other more valuable reasons, namely for 365 day coverage of medical and evacuation expenses and for trip cancellation emergencies. These are the top 3 benefits travel insurance traditionally is best at providing.