



Frequently Asked Questions* Safe Travels Post Departure Plan

- 1. Is COVID-19 (the Coronavirus) treated the same as other sicknesses under the terms of the Plan?**
Yes. COVID-19 is treated the same as any other sickness for purposes of all coverages that are triggered by a sickness or that can reimburse losses resulting from a sickness – including death caused by sickness.
- 2. What if I test positive for COVID-19 during the COVID-19 test required for re-entry into the United States? Can my medical expenses be covered?**
Please note that the Plan will not cover the cost of administering a COVID-19 test undertaken solely to comply with the new federal regulations – even if you test positive. However, if this test determines that you are positive for COVID-19, then we would consider you to have a “sickness” within the meaning of your Plan’s Accident and Sickness Medical Expense coverage, subject to the standard terms and conditions of your Plan. Therefore, if a Legally Qualified Physician (as defined by your Plan) orders you to undergo medical treatment due to this positive COVID-19 test, your treatment could be covered.
- 3. I don’t usually purchase a Travel Protection Plan, so what can it do?**
Most people don’t realize the extent to which a Post Departure Travel Protection Plan can protect you financially against unexpected expenses, which can help reduce your stress in a trip if something goes wrong once you begin your trip. Our Travel Protection Plan contains these benefits and more for a covered loss:

 - ✓ Trip Interruption: If you must cancel (interrupt) your vacation while on your trip for a Covered Reason
 - ✓ Trip Delay: If your common carrier or trip is delayed due to a Covered Reason, and you can’t get to your destination
 - ✓ Emergency Accident and Sickness Medical Expense: For sickness or injury while on your trip
 - ✓ Baggage & Personal Effects: For loss, damage or theft of baggage and personal belongings on your trip
 - ✓ Medical Evacuation: If you must evacuate due to a medical emergency (additional terms apply)
- 4. What are some highlights of our travel protection plan?**

 - ✓ **One price.** We allow you to protect your trip reservation with ease and simplicity, paying one price.
 - ✓ **Trip Interruption Benefits:** Protects your pre-paid and non-refundable expenses in case you must interrupt your trip due to a covered reason.
 - ✓ **Traveling companions included.** The plan provides protection for up to seven traveling companions (not to exceed unit occupancy) for the trip, without having to list them.
 - ✓ **30-day Free Look!** We want you to trust our product, so we allow you 30 days from the day of purchase to cancel and get a 100% plan refund, provided you have not traveled or had a claim.
- 5. How will my traveling companions know they have coverage under this plan?**
It’s easy! Just go to MyTrawick.com, and list them under “Add Traveling Companions”. You can even send them a confirmation of benefits, so they can have some documentation of plan benefits.
- 6. How are my traveling companions protected if I don’t list them by name?**
They have automatic protection, even if not shown. Want to add them? See question # 7, above.
- 7. Can I view a flyer, for a summary of the plan?**
<https://docs.trawickinternational.com/Flyer/STPD>

8. Can I preview a sample plan document, to see the benefits provided?

<https://docs.trawickinternational.com/Plan/STPD> (This is a sample plan only. Your actual plan benefits will follow your state of residence provisions that are attached with your purchase)

9. Are the plan benefit limits shared between everyone on the trip?

Yes, all benefits are shared between the traveling companions, up to the maximum benefit shown.

10. Is this plan limited only to travel booked with my distributor who enrolled me?

Yes. The plan may be purchased only via your distributor.

11. Is there an advantage to purchasing my plan in the Time Sensitive Period?

Yes. If you purchase the plan (a) > 60 days prior to departure, or (b) if you are booking less than 60 days prior to your departure, yet buy the plan within one day of booking, these Time Sensitive benefits are extended, subject to the terms of the plan

- Under Trip Interruption:
 - your ski resort becomes less than 50% open; plus the two covered reasons described above for Trip Cancellation:
- And a Trip Inconvenience benefit during your trip, for:
 - closed ski, golf, beach, theme park attractions; flight diversion; bed rest or quarantine; rental car breakdown; cruise disablement; or river cruise diversion
 - *Quarantine means You or Your Traveling Companion, Family Member, Pet or Service Animal are forced into strict medical isolation by a recognized government authority, their authorized deputies, medical examiners or Physician to prevent the spread of the disease due to You or Your Traveling Companion, Family Member, Pet or Service Animal either having, or being suspected of having a contagious disease, infection or contamination.*

12. What is a pre-existing medical condition, and can it be waived?

The plan has an exclusion for pre-existing medical conditions which shall mean an illness, disease or other condition during the 60-day period immediately prior to the date your coverage is effective (additional terms apply). This exclusion is waived if you (a) purchase the Travel Protection Plan in the Time Sensitive Period, and (b) are medically able and not disabled from travel at the time your plan cost is paid.

13. Who do I call if I wish to cancel in the 30 day “free look” period?

Whoever processed the initial plan enrollment for you, and took your credit card for payment, and is identified on your Confirmation of Coverage.

14. This plan has Emergency Medical Evacuation, but what does it do?

If you suffer a Covered Sickness or Injury during your trip and Your attending Physician in coordination with our 24/7 Travel Assistance Provider determine that your condition is acute, severe or life threatening and that adequate medical treatment is not available in your immediate area, this covers transportation expenses incurred for you to be evacuated to a hospital capable of treating you. If you need to return home to recover, our 24/7 Travel Assistance Provider can arrange for your Medical Evacuation and the plan can cover the transportation costs incurred.

15. Are we covered if we depart from home a few days prior to our resort check-in date?

Yes. Post departure benefits in the plan start the day you leave from your home to reach your resort destination.

16. I am traveling internationally. Does this plan protect me globally?

Yes, the travel protection benefits will follow you globally.

17. Can non-US residents purchase this plan?

The plan is limited to U.S. residents only.

18. If I am found to have a fever during a travel supplier's temperature check and am consequently unable to embark on or continue a trip, would I have an eligible claim under Trip Interruption coverage? Whatif my Traveling Companion is unable to embark on or continue a trip?

Trip Interruption coverage include "sickness" as a covered reason. In order for the "sickness" trigger to apply for Trip Interruption coverage, you or a Traveling Companion must require medical treatment at the time of the interruption, and **a Physician (as defined by your Plan) must determine that this sickness requires you/your Traveling Companion to have to interrupt the trip.** If a Physician is employed by the travel supplier to administer the temperature check and they determine that your/your Travel Companion's fever prevents you/your Traveling Companion from being able to embark on or continue the trip, then there may be Trip Interruption coverage (as applicable), subject to the standard terms and conditions of your Plan.

If you or a Traveling Companion fails a temperature check that is administered by someone who is not a Physician, additional action must be taken in order for this to be considered a covered sickness for purposes of Trip Interruption coverage. As soon as reasonably possible, you/your Traveling Companion will need to seek the attention of a Physician, and the Physician will need to confirm that your/your Traveling Companion's fever prevented you/your Traveling Companion from being able to embark on or continue the trip. Please note that a physician's visit delivered via telehealth may be able to satisfy this requirement.

19. Can I report my claim online?

Yes, as it will expedite your handling. Please go to <https://CBPConnect.com> where you can register and fill in your claim on-line.

20. Is Rental Car Damage and Theft a primary benefit, or secondary?

Rental Car Damage and Theft coverage is primary to other forms of insurance or indemnity. We will pay first but reserve the right to recover from the insurance carrier(s) of any other party involved in the Loss, other than You. Most coverages in the plan are subject to an excess insurance; however, we will not take steps to recover from any policy held by You for this benefit.

21. Is there a deductible for Rental Car Damage and Theft?

No

22. Is Rental Car Damage and Theft an available benefit to US residents located in all states?

Yes. The Rental Car Damage and Theft benefit is available to residents of all states.

23. I am driving my car to my resort for vacation. What plan benefits may be of interest to me?

- ✓ Trip Delay: If your personal auto breaks down, and you need a room and a meal for the night, as your car can't get fixed until the next day.
- ✓ Emergency Accident & Sickness Medical Expense: For medical issues that occur on your trip.
- ✓ Vehicle Return: If you are sick or injured, and need your car to be driven back home.

24. What are the service hours for Trawick International?

General Service: 844-662-3938 or 251-270-0425 - M-F 8am-6pm CST
Requests@Trawickinternational.com

*** This is a generic FAQ, and does not imply your claim will be covered for the situations outlined, for each claim is evaluated at time of submission for application of the plan terms, conditions, and exclusions.** It contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et.al, T210 et. al. and TP-401 et. al. Any or all benefits, rates, or product may be changed or withdrawn without advance notice prior to your plan purchase. If there is any conflict between contents on our website, advertisement, and the plan, the plan you purchased will govern in all cases. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2022. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain noninsurance Travel Assistance Services provided by On Call International. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trawick International CA # 0K0280 11.2021 AH-3774