

# TRAVEL PROTECTION INSURANCE

## QUESTIONS AND ANSWERS

### **Why should I enroll in the Pacific Delight Passenger Travel Protection Program?**

Preparing for your trip includes helping to protect yourself in the event of an unfortunate occurrence that interferes with even your best laid plans. By purchasing the Pacific Delight World Tours Travel Protection Program, you can help protect yourself against cancellation penalties, medical costs, baggage loss and delay and gain access to a wide range of traveler's assistance services.

The Pacific Delight Passenger Travel Protection Program would provide coverage if:

- You become sick and can't travel.
- Someone in your immediate family develops an illness, even if they aren't scheduled to travel with you.
- Your house becomes flooded due to a hurricane.
- An Immediate family member back home passes away and you must return from your travels early.
- Your luggage is lost by the airlines.
- You twist your ankle and must visit a doctor while traveling.
- [Review The Evidence of Benefits](#)

### **Will my current home, renters, credit card or health insurance policies cover my trip?**

Other policies may not offer insurance protection while you travel due to benefit limits, territory restrictions and deductibles. Most people do not have any insurance coverage at all if they must cancel their trip. The Pacific Delight World Tours Travel Protection Plan has a wide range of travel benefits which credit card, homeowners and renters insurance policies may not offer. The accident medical benefit included in the program is valuable for people whose health insurance policies (Medicare & HMO) do not pay for medical expenses incurred outside the United States.

### **Is there help when I'm traveling?**

One of the valued benefits offered in the Pacific Delight World Tours Travel Protection Program is 24-Hour Emergency Assistance Service supported by On Call International. With On Call International you have access to the services of a highly trained, multi-lingual staff around the clock to assist you with emergencies such as cash transfers, lost documents, medical or legal monitoring or referrals. They are equipped to respond to many unexpected circumstances, such as providing potentially costly air ambulance transportation in medical emergencies. If an emergency should arise during your tour, call On Call International immediately and explain the details of your problem or medical emergency.

### **When is the insurance due and how do I enroll?**

After reviewing [The Evidence of Benefits](#), simply check the box for the Pacific Delight World Tours Travel Protection Program on your registration form or call and ask your Pacific Delight World Tours representative to add the cost of the plan to your invoice. You are enrolled upon receipt of payment for the applicable plan cost (in addition to any required deposits and/or final balances due to Pacific Delight World Tours). To qualify for the Pre-Existing Conditions Waiver, you must purchase the plan within 7 days of the initial trip deposit.

### **When does coverage go into effect and will it cover me for the entire length of my trip?**

Trip Cancellation benefits are effective on the day following receipt of the required plan cost by Pacific Delight World Tours. All other benefits will take effect at 12:01 A.M. on your scheduled departure date. The Plan will remain in effect until your scheduled return date, or when you return home, whichever is earlier.

**What happens if I must cancel my trip?**

Contact your travel agent and Pacific Delight World Tours as soon as possible. If you must cancel due to a listed reason you should also contact Travel Insured International to file a claim. The plan will not pay benefits for any additional charges incurred that would not have been charged had you notified these parties as soon as reasonably possible.

**What happens if my traveling companion cancels his or her trip?**

Contact your travel agent and Pacific Delight World Tours as soon as possible. The plan will pay the additional cost you may incur as a result of a change in the per-person occupancy rate of prepaid travel arrangements, if a person booked to share accommodations with you cancels his/her trip for a listed reason and you do not cancel.

**What if bad weather is predicted where I plan to travel? Will the Pacific Delight World Tours' Passenger Travel Protection Program cover me if I cancel my trip?**

There is no coverage for Trip Cancellation in the event of inclement weather (actual or predicted). However, in the event that inclement weather causes a delay in your arrival to the trip or in your return home, you may be eligible for benefits as provided under Travel Delay.

**How do I get reimbursement if my bags and/or personal items are damaged/ stolen/ lost while I am away?**

Upon your return home, contact Travel Insured International to report your claim. You will be provided claim forms to document your loss. Please note that you will be asked to provide verification of your loss including police reports, and store receipts.

**What happens if my bags are delayed and do not arrive at my destination when I do?**

You will be reimbursed for expenses of necessary personal items up to \$300, if your checked baggage is delayed or misdirected by a common carrier for more than 24 hours from the time you arrived at the destination, other than your home. The common carrier must certify the delay.

**If I require medical care while on my trip, are my medical bills covered?**

Yes. The program will reimburse eligible medical expenses, including such expenses as your co-payments or deductibles, up to \$10,000 for an injury and up to \$10,000 for an illness. Please note the specific terms and conditions of your plan. The Pre-Existing Medical Exclusion may apply.

**What if I lose my passport or travel documents during my trip?**

Contact the Assistance Company using the phone numbers provided in the [The Evidence of Benefits](#). The Assistance Company is available to help you 24 hours a day. Their multilingual staff can provide assistance in handling unexpected complications such as lost passports, tickets, luggage or other valuable travel documents or belongings. This service will be able to also assist you with emergency cash transfer assistance, medical consultation and monitoring, emergency legal assistance, emergency medical and dental assistance, and emergency medical payment assistance.

**How do I file a claim?**

To file a claim, call Travel Insured International at 1-800-243-2440. Their Claim Associates will ask you to provide your travel dates and details describing the nature of your loss. Upon receipt of this information you will be forwarded the appropriate claim form(s) to complete. Please save all receipts, unused travel documents, medical records, etc. to include with your claim in order to facilitate prompt claims settlement. If you must cancel your trip, you must advise your travel agent, Pacific Delight World Tours, and Travel Insured International as soon as possible. In the event of claim, payment may be reduced for any additional charges incurred that would not have been charged had you notified these parties as soon as possible. You may also obtain claim forms online at [www.travelinsured.com](http://www.travelinsured.com).

**Are Pre-Existing Conditions Covered?**

No. Pre-existing conditions are excluded from the program. This exclusion can be waived if the

plan is purchased within 7 days of the initial trip deposit.

[Click here for further details regarding Pre-Existing Conditions in The Evidence of Benefits.](#)

### **Who Is The Underwriting Company?**

This Plan is administered by Travel Insured International and underwritten by Fairmont Premier Insurance Company under the management of Fairmont Specialty Group. Please note that Fairmont's "Privacy Policy & Practices" and "Grievance Procedures" apply to the plan you have purchased. If You would like to receive a copy of this information, please contact Travel Insured International.

### **What are Pre-Existing Conditions?**

Pre-existing condition means any Injury, Sickness or condition (including any condition from which death ensues) of You, or Your Traveling Companion, You or Your Traveling Companion's Family Member or Your Business Partner which within the one hundred and eighty (180) day period prior to the Effective Date of Your Protection Plan: a) manifested itself, became acute 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 Legally Qualified Physician. (Note, In California, part "a" is not applicable).

For example; If you have a chronic condition that is unstable and/or if there has been a change in your condition or in the required prescription, then your condition would be considered pre-existing. However if you simply have a chronic condition which requires that you take medication, and there has been no change in the condition or the treatment provided, you will still be covered under the program.

Unless you, your traveling companion or an immediate family member develops a new medical condition or you have had a change in your required medication prior to enrolling in the program, the program would provide coverage. You can waive out of the Pre-Existing Conditions exclusion by purchasing the plan within 7 days of your deposit or initial trip payment.

[Click here for further details regarding Pre-Existing Conditions in The Evidence of Benefits.](#)

### **Are there exclusions and restrictions?**

Exclusions are standard in virtually every travel insurance product. Please read carefully the Evidence of Benefits for a full list of terms, conditions and exclusions that apply to this plan.

[Click here to review further details within The Evidence of Benefits](#)

### **Who is considered a Family member under the plan?**

"Family Member" means any of the following who resides in the United States, Canada, or Mexico: Your or Your Traveling Companion's: legal spouse (or common-law spouse where legal), legal guardian, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew, Domestic Partner, a caregiver who lives with and is employed by You, or a person for whom You are the primary caregiver and with whom You have lived for 12 continuous months prior to the effective date of Your Plan, whether or not they travel with You.