



"What should I include in my trip cost when purchasing travel protéction?'

# **TERMINOLOGY**



# TRIP COST

Pre-paid and non-refundable costs that you would normally lose if you had to cancel or interrupt your trip



#### PRE-PAID COST

Costs that you have paid before you leave for your trip, such as deposits and fees



#### **NON-REFUNDABLE COST**

Pre-paid trip costs you wouldn't normally get back if you were to cancel

#### Refundable

You can get your money back, so it shouldn't be included in your trip cost



You can get refunded in the form of a credit, not money. Therefore, "changeable" is a non-refundable cost.

# TIMING FOR PRE-EXISITING AND OTHER TIME-SENSITIVE COVERAGE

You should insure your trip costs within the stated number of days for your plan from the payment to be eligible for certain time-sensitive benefits.



#### **EXAMPLE**

On January 10th you booked a hotel.

If you have 21 days, you should insure the hotel by January 31st.

# **MULTIPLE TRAVELERS**

IF THE RECEIPT, INVOICE, OR ITINERARY PROVIDES...

...a per person cost



Insure each person for the amount shown.

EXAMPLE
Passenger 1: \$1,750
Passenger 2: \$1,500
Passenger 3: \$750
Passenger 4: \$2,650

...a package total



You may divide by the number of passengers to get a per person cost.

**EXAMPLE** 

4 Passengers: \$15,000

Divide \$15,000 by 4 passengers

If you don't accurately insure each traveler, you run the risk of being under-insured, which could be an issue when you file a claim.

# WHAT YOU MAY INCLUDE <



Remember to only include these costs if they are pre-paid and non-refundable.









# WHAT YOU SHOULD NOT INCLUDE X

These examples are usually not eligible to include in your trip cost









# **MILES AND POINTS**



Treat miles and rewards points as a \$0 trip cost. You'll still be eligible for air and baggage benefits.



You can insure what you've paid for out of your own pocket, and since you spent \$0 on it, you cannot include it in your trip cost.

#### HOWEVER:

If you cancel or interrupt your trip for a covered reason, you may be able to get your points re-deposited.

Some companies that provide reward points allow re-deposits. If yours does, you may insure the taxes paid to use your points as well as the fee if would cost to re-deposit them.



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surance benefits in the plans are subject to limitations and exclusions, including an exclusion for pre-existing conditions.

This piece contain highlights of the plans. The plans include insurance benefits underwritten by the United States Fire Insurance Cumpany und rem-insurance Travel Assistance Services provided by GoSF Services strough, Active Claims Ahmappenent (2018) Plan. Capaciting is a Kewice Care Management. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company, Coverages may vary and not all coverage is available in all jurisdictions. California license 8010 1322, 855 Winding Brook Drive, Glastonbuy, CT GoS33. CA DOI to If fere number: 802 4472-4116. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component cal-contact Travel Insurance 4 800-423-1174 or customeras@eravelinsuraed.com.