

# Tour Protection Plan FAQs

Starr Plans



## 1. When should I purchase travel insurance?

You should purchase as soon as possible to be eligible for the early purchase advantages.

To be eligible for the Pre-Existing Medical Condition Exclusion Waiver, Bankruptcy/Default and Cancel for Any Reason (CFAR) you must insure 100% of the pre-paid, nonrefundable travel arrangements you indicate when enrolling in the Plan (air, land and sea trip costs), you must purchase the insurance within 14 days of your initial deposit/payment, and be medically able to travel on the effective date.

## 2. When does my coverage become effective?

Subject to payment of any premium due:

- (a) For Trip Cancellation & Optional Trip Cancellation For Any Reason (CFAR): Coverage begins at 12:01 A.M. local time, at your location on the day after the required premium for such coverage is received by us or our administrator as shown in the confirmation of benefits. Coverage ends at the point and time of departure on your scheduled departure date.
- (b) For Trip Delay: Coverage is in force while en route to the covered trip from your home and also while en route from the covered trip to your home.
- (c) For all other coverages: Coverage begins at the later of the time of your departure on the scheduled departure date; or your actual departure for your covered trip.

## 3. What is the maximum trip length allowed?

The maximum trip length is 90 days.

## 4. How long prior to the departure date can a policy be purchased?

Policy can be purchased up to 18 months prior to the scheduled trip departure date and at a minimum of 24 hours prior to trip departure.

## 5. What is the maximum trip cost per person?

Maximum trip cost per traveler is \$25,000.

## 6. Is there a maximum number of travelers that can be listed on the same application?

The maximum number of travelers that can be listed on the same policy is 10.

### 7. Can I cancel the plan after I purchase it?

The plan can be cancelled for a full refund within 14 days of the plan purchase date, provided you have not departed for your trip and have not filed a claim under this policy. Policy is non-refundable after 14 days of purchase. However, *if the tour operator or travel supplier cancels the entire trip for all travelers*, and no claim has been filed or will be filed, and the insured has elected not to change their policy trip dates, then the policy may be canceled with a pro-rated refund of premium.

### 8. Are the plans available to residents of all states?

Yes, including D.C. and Puerto Rico. Note: plans are not available to residents of **US territories** and **Armed Forces regions**.

### 9. Are there any restricted destination countries?

Yes, travel to Iran, N. Korea, Crimea and Syria is restricted.

### 10. Is there a minimum distance the policy holder must travel from their home to be eligible for coverage?

Yes, for a trip to be considered a "Covered Trip" and eligible for plan coverage, one of the requirements is that the trip must be a minimum of 100 miles from the policy holder's home to a destination outside of the policy holder's city of residence.

### 11. Are there residency or geographic requirements for travelers?

Yes, travelers must be a U.S. Citizen or U.S. Resident

- State of residence must be selected. If traveler has two residences, select primary residence where they spend the most time.
- Policies are issued based on state of residence. Travelers residing in different states should have their own policy to ensure they receive proper state specific policy documents.
- Travelers must depart from a U.S. location (city/state) and return to a US location (city/state)
- Policy cannot be purchased once traveler has departed from a US location.
- Policy cannot be extended once traveler has departed (except as provided in policy under Extended Coverage)

### 12. What if the travelers are visiting multiple countries?

Select country where they will be spending the most time or the first country they are visiting outside the U.S.

- If taking a cruise, select the first port of arrival as destination
- If traveling within US (i.e. layover) and then internationally on the same trip, select the international destination

### 13. Are Pre-existing conditions excluded from coverage?

Yes. Pre-existing conditions mean any accidental injury, sickness or condition of you, your traveling companion or your family member booked to travel with you which medical advice, diagnosis, care or treatment was recommended or received within the 180 day period ending on the effective date. Sickness or conditions are not considered pre-existing if the sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription throughout the entire 180 day period ending on the effective date and no medical advice, diagnosis, care or treatment has otherwise been received. (Check specific state disclosure in the policy as this definition may vary where required by law.)

### 14. Do you offer a pre-existing conditions waiver?

The Pre-Existing Conditions exclusion is waived if (a) you enroll in this Policy at the time you pay the deposit required for your trip (or within fourteen (14) days of the initial deposit); (b) the booking for the covered trip must be the first and only booking for this travel period and destination; and (c) you are not disabled in a way that prevents you from traveling at the time you pay the premium.

You must also insure, within 14 days, any additional pre-paid trip costs that are subject to cancellation penalties or restrictions for any additional trip arrangements that are made.

### 15. How is the initial trip payment calculated? Is it considered the day (or the day after) the check is written or the day (or day after) the check is cashed?

The trip deposit date is considered the day the payment is submitted to the travel supplier rather than the date it clears or is cashed. Please note for pre-existing condition waiver, Bankruptcy/Default and Trip Cancellation For Any Reason (CFAR) we begin counting the date of initial deposit as the 1st day towards the time period for eligibility.

In situations where the trip deposit is given to a group leader and the group leader holds all deposits until the minimum number of required passengers is met for the tour, the trip deposit date is the date the group leader gives the deposit to the Tour Operator.

### 16. Is pregnancy considered a pre-existing condition? Is the waiver needed? Are complications of pregnancy covered? If so, what constitutes a complication?

Yes, pregnancy is considered a pre-existing condition. Pregnancy and childbirth is excluded except for complications of pregnancy, if hospitalized.

17. Is age calculated on the date of purchase of the plan or the date of departure?

Age is calculated on the date of purchase of the plan.

18. Are children allowed to travel alone, or do they have to be accompanied by an adult?

Children may travel / be insured alone on the policy.

19. Is there a maximum age or minimum age limit to be covered under these plans?

No.

20. Can friends, family members and/or traveling companions be on the same policy? Do you have to live in the same state to be on the same policy? In the same household?

Friends, family members and/or traveling companions can be insured under the same policy as long as they reside in the same state and have the same travel dates. The policy will be issued to the primary insured listed on the enrollment. For those residing in different states, or have different travel dates, separate plan purchases need to be made.

21. Are coverages per person or per policy?

All coverages are per person, per trip.

22. Do travelers need to be listed on the same policy to be considered traveling companions?

Travel Companion means person(s) booked to accompany you on your covered trip. Travel Companion does not include a group or tour leader unless you are sharing room accommodations with the group or tour leader. The travelers do not need to be listed on the same policy to be considered travel companions. Friends and family members do not need to be listed on the same policy to be considered travel companions.

23. How do we handle traveling companions that are traveling on different dates? Can they go on the same policy?

Separate policies will need to be issued for travelers who do not have the same travel dates.

#### 24. Can a traveler be added/removed after purchase?

We cannot remove a traveler after purchase. In the case of adding a traveler we would require a new policy be issued for that traveler.

#### 25. Can the trip cost be increased or decreased after purchase?

If your trip cost increases after you purchase your policy, trip costs on the policy can be adjusted by calling the customer service center (1-855-874-0156). Changes in premium will be adjusted accordingly. Note: changes cannot be made within 24 hours of departure.

In order to keep your Early Purchase Advantages (Pre-Existing Conditions Exclusion Waiver, Trip Cancellation For Any Reason (CFAR) and Bankruptcy/Default coverage), you must also insure any additional pre-paid trip costs that are subject to cancellation penalties or restrictions for any additional trip arrangements that are made within 14 days of making the arrangements.

In the event that your trip cost decreases after the free look period has ended, there are no premium refunds.

#### 26. What if the client wants to change the dates of their trip (assuming the travel suppliers allow them to do so without penalty)? Is this permitted? Are there any restrictions?

Amending travel dates is permitted by calling the customer service center (1-855-874-0156). Note changes cannot be made if penalties are being enforced. Changes cannot be made within 24 hours of departure.

#### 27. If a customer purchases a policy and then wants to extend the return date once already on the trip, is this allowed as long as the company is notified prior to the expiration date of the policy?

The policy cannot be extended once the trip has started. Any changes in their return date will need to be made at least 24 hours prior to the scheduled departure date of the trip.

#### 28. When are weather or storms considered "foreseen"? For tropical storms/hurricanes/winter storms is it when the storm is forecasted, or when the storm is named?

Once a storm (hurricane or other severe weather) becomes a named storm, it is considered a "foreseeable event" with known potential to affect your travel. Policies purchased after the date the storm is named will not be eligible for Trip Cancellation or other claims related to that storm.

#### 29. Does the emergency medical benefit continue once the insured returns home, or does it expire on the return date?

Emergency Medical Expenses are only covered while you are on your trip and must be a

result of an accidental injury or emergency sickness that first manifested itself during the trip.

### 30. Is political/civil unrest covered?

Civil unrest is an exclusion in the policy.

### 31. Does the plan provide advance payment to a hospital to secure admission?

The Assistance Company can coordinate payment to a hospital, up to the maximum shown on the Schedule of Benefits, if needed to secure your admission to a hospital during the trip because of accidental injury or emergency sickness.

### 32. How is fulfillment received? Is the only option email, or can I receive a copy through postal mail or overnight mail?

Fulfillment is received by email.

### 33. Can I request a refund after the “Free Look” period has ended?

No. Policies for trips cancelled by the insured are NOT eligible for refunds, except if within the free look period. However, *if the tour operator or travel supplier cancels the entire trip for all travelers*, and no claim has been filed or will be filed, and the insured has elected not to change their policy trip dates, then the policy may be canceled with a pro-rated refund of premium.

### 34. What assistance services are provided under the plan?

#### **24/7/365 Travel Assistance & Concierge Services**

##### **Travel Arrangements**

- Arrangements for last-minute flight and hotel changes
- Luggage Locator (reporting/tracking of lost, stolen or delayed baggage)
- Hotel finder and reservations
- Airport transportation
- Rental car reservations and automobile return
- Coordination of travel for visitors to bedside
- Return travel for dependent/minor children
- Assistance locating the nearest embassy or consulate
- Cash transfers
- Assistance with bail bonds

##### **Pre-Trip Information**

- Destination guides (hotels, restaurants, etc.)
- Weather updates and advisories
- Passport requirements
- Currency exchange
- Health and safety advisories

### **Documents and Communication**

- Assistance with lost travel documents or passports
- Live email and phone messaging to family and friends
- Emergency message relay service
- Multilingual translation and interpretation services

### **Medical Assistance Services**

- Medical case management, consultation and monitoring
- Medical Transportation
- Dispatch of a doctor or specialist
- Referrals to local medical and dental service providers
- Worldwide medical information, up-to-the-minute travel medical advisories, and immunization requirements
- Prescription drug replacement
- Replacement of eyeglasses, contact lenses and dental appliances

### **Emergency Services**

- Emergency evacuation arrangements
- Repatriation of mortal remains arrangements
- Emergency medical and dental assistance
- Emergency legal assistance
- Emergency medical payment assistance
- Emergency family travel arrangements

### **35. How much of my trip cost should I insure?**

You should insure ALL pre-paid, non-refundable travel arrangements to ensure you are properly covered for pre-existing conditions, Bankruptcy/Default and Trip Cancellation For Any Reason (if purchased as an optional upgrade and for an additional premium).

You cannot insure arrangements for which you have made no payment (e.g.: frequent-flyer miles, credit vouchers, discount coupons, or certificates).

### **36. What if I miss the Early Purchase Advantage period for pre-existing conditions waiver, Bankruptcy and Trip Cancellation For Any Reason (CFAR)?**

You may still purchase the Plan up to 24 hours ahead of your scheduled departure date; however, coverage will not include the early purchase advantages.

### **37. How do I file a claim?**

Visit <https://www.travelinsure.com/resources/claims-forms> to access the forms needed to file a claim. Refer to the information and forms under the Trip Care Complete plan name. (This is not the name of your travel protection plan, but the claim forms are the same.)