



The Advantage of 3rd Party Insurance



Travelers looking to save on travel insurance should be aware that all travel insurance policies are not created equal. Travel insurance can be purchased directly from a travel supplier or as a benefit included with a credit card. These coverages are often limited in comparison to purchasing travel insurance from a third-party insurance specialist. Tour suppliers offer cancellation waivers that frequently provide vouchers instead of cash back when you cancel your trip for a non-medical reason. The coverage provided during your trip is minimal and often times does not provide adequate limits.

Benefits of Worldwide Trip Protector

1. What About Bankruptcy & Default?

The only way to ensure coverage for bankruptcy and default is to purchase a 3rd party travel insurance policy. Travel Insured's Worldwide Trip Protector plans — including Trip Protector, Gold or Lite Expanded — when purchased from your travel agent, will include full Trip Cancellation / Trip Interruption coverage in the event of a default or bankruptcy of your travel supplier. One coverage requirement is that the protection plan be purchased within 14 days of the initial trip deposit. Remember, however, to buy Worldwide Trip Protector as soon as possible, preferably with trip deposit, because the effective date of the plan must be more than 14 days prior to the date of the bankruptcy filing or default of the supplier for this coverage to apply.

2. Cancel for Any Reason Benefits? - Not the Same?

Worldwide Trip Protector offers up to 75% cash back with Cancel For Any Reason coverage. Not all travel insurance programs will reimburse your cash if you do not cancel for a covered reason. More often than not benefits are paid in the form of a travel credit for a portion of the original trip cost for future travel with the same travel company, or the same trip, and may include a redemption time limit — normally one year — within which the credit must be used or lost. In addition, you may not have coverage for your airfare, unless purchased directly through your tour operator.

3. Missing Features & Options?

New features in Worldwide Trip Protector plans offer added flexibility and affordability. Worldwide Trip Protector plan coverage features and options include:

- Kids are Free*
- Cancel for Any Reason
- Sports Coverage
- Terrorism Coverage
- 24 Hour Assistance Services
- Cancel for Work Reasons
- Missed Port of Call*
- Higher Emergency Accident & Sickness protection and Medical Evacuation, with options for increased financial limits
- Concierge Services and ID Theft Protection*
- Travel Delay - your flight is delayed due to weather and you need a room ...

Do the comparison of benefits shopping and do the math. All travel insurance is not created equal. Worldwide Trip Protector is the quality coverage that closes the benefit gaps of cheap insurance plans. You trust your travel agent to make recommendations for every aspect of your trip. Don't stop short when it comes to travel insurance.

** Not included in all plans.*