



Worldwide travel protection

Travel coverage when you need it most

Freedom to travel is one of the luxuries that comes with success. With worldwide travel protection, you can plan vacations and other trips without worry all year long.

Coverage highlights

The worldwide travel protection plan is offered in partnership with Travel Guard, a Chartis company and an industry leader in travel insurance and assistance. The plan provides year-round coverage and responds when circumstances beyond your control cause you to cancel a trip, return home early or seek emergency medical treatment while abroad. Because it's an annual plan, you avoid the hassle of purchasing insurance trip by trip. Features include:

Trip interruption and cancellations

Should illness or injury prevent you from taking a trip, you can be reimbursed for cancellation charges and pre-paid non-refundable arrangements.

Trip delay

If your trip is delayed for more than six hours, you can be reimbursed for reasonable additional expenses incurred while you wait for your trip to resume.

Delayed baggage

If your baggage is delayed for more than 24 hours after you reach your destination, you can be reimbursed for the purchase of necessary personal items.

Lost or damaged luggage

You can be reimbursed (up to the policy limit) to repair or replace your luggage if it is damaged or lost during your travels.

Medical expenses

The costs of medical treatment can be covered should you become sick or injured while you're away.

Medical evacuation

In the event of an accident while on vacation and medical treatment is not available, you have coverage for expenses related to transportation to the nearest adequate hospital that can provide the care you require.

Rental car

If you rent a vehicle while on vacation, you have collision coverage in the event you are involved in an accident. Please note: Private Client Group automobile insurance policyholders already have this valuable coverage.

Additional travelers

We have the ability to cover non-family members, such as a personal assistant or nanny, who will be traveling with you.¹

Superior service²

Travel assistance

24-hour help for alternate travel options, assistance replacing lost travel documents, passports, prescriptions and more.

Concierge services

Receive assistance with airport transportation arrangements, event ticket purchases, restaurant recommendations and more.

¹ Must be purchased via a separate policy.

² Non-insurance services are provided by the Travel Guard division of Chartis.

Real-life examples

- En route to his month-long tour and vacation to Tanzania, Africa, a traveler received a call that his mother had passed away. He quickly re-arranged his flights to return home immediately. Because he had the foresight to purchase travel insurance, he was reimbursed more than \$42,000 for the pre-paid nonrefundable airfare, tour and lodging costs associated with the trip.
- While enjoying a Roman vacation, a traveler fractured his ankle and required immediate medical attention. He called the 24-hour travel emergency assistance line, and a representative arranged transportation to the nearest medical facility and booked a new return flight home. The traveler was reimbursed for his medical treatment in Italy and the increased cost associated with booking new airline tickets.
- A family's ten-day Caribbean cruise was interrupted when the wife fell off a rental moped during a land excursion in Bermuda. She fractured her leg and needed immediate surgery that could only be performed in the United States. They called the 24-hour travel emergency assistance line for help. The assistance coordinator stayed in contact with the husband and wife at the hospital, and worked with the air ambulance and U.S. hospital to arrange her transportation and surgery. The couple's two children continued on the cruise with their grandparents. The wife received the proper care she needed, and she was reimbursed over \$17,000 for the medical evacuation, medical expense and trip interruption.

Frequently asked questions**My connecting flight was canceled due to bad weather and the airline won't help me with accommodations or meals. Will the worldwide travel protection plan help?**

If bad weather delays your trip, the worldwide travel protection plan provides reimbursement toward accommodations and related expenses until travel is possible.

I just arrived, but my luggage hasn't. What do I do?

Call the 24-hour travel assistance hotline. If luggage is lost, Travel Guard will help you find it. If it's delayed, you can be reimbursed for your purchased necessities. If it's stolen, you can be reimbursed for it.

The cruise line/airline/tour operator I used to book travel went bankrupt. Am I covered for payments I've already made?

Yes, you can be reimbursed for pre-paid non-refundable expenses.

What if I'm injured in a foreign country and I don't speak the language. Is there help?

Yes, Travel Guard can help you find an English-speaking physician and the closest hospital.

To purchase the worldwide travel protection plan or learn more about protection for your homes, automobiles, private collections, personal excess liability, yachts and more, please contact your independent insurance advisor.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. Travel Guard and Private Client Group are independent divisions of Chartis Inc. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. a Pennsylvania Insurance Company (NAIC #19445) with its principal place of business at 70 Pine Street New York, NY 10270, currently licensed to transact business in all states and the District of Columbia and a subsidiary of Chartis Inc. This is a summary only. It does not include all terms and conditions and limitations and exclusions of the policies described. Please refer to the actual policies for complete details of coverage, including limitations and exclusions. All references in this document to reimbursement for expenses stated are up to policy limits; maximum amount shown on the schedule of benefits. All references to claim settlement information are based on the loss being covered by the policy and are subject to change without prior notice. Coverage and supplemental services may not be available in all jurisdictions and are subject to underwriting review and approval.