

## Exclusions and Limitations

**GENERAL EXCLUSIONS:** This plan does not cover any loss caused by or resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured, Family Member, Traveling Companion or Business Partner while sane or insane; Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, of the Insured, a Traveling Companion or a Family Member; participation in professional athletic events; motor sport, or motor racing, including training or practice for the same; mountain climbing that requires the use of equipment such as; pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring or other specialized equipment; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter; war (whether declared or not) or act of war, participation in a civil disorder, riot, insurrection or unrest; any unlawful acts committed by the Insured; Mental, Nervous or Psychological Disorder; if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit; any Loss that occurs at a time when this coverage is not in effect; traveling solely or substantially for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician; Pre-Existing Medical Conditions of an Insured, Traveling Companion, Business Partner or Family Member (within a 60 day period immediately preceding coverage effective date).

The following exclusions also apply to the Medical Expense Benefit: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, sunglasses; routine dental care; any service provided by the Insured, a Family Member, or Traveling Companion; alcohol or substance abuse or treatment for the same; Experimental or Investigative treatment or procedures; care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease; coverage for Trips less than 100 miles from the Insured's Primary Residence (also applies to the Emergency Evacuation Benefit).

The following exclusions also apply to Accidental Death and Dismemberment: loss caused by or resulting directly or indirectly from Sickness or disease of any kind; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.

Please refer to your policy for a complete list of plan exclusions and limitations.

The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered AND may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. If you have questions about coverage available under our plans, please review the policy or contact us. Travelex Insurance Services Inc. 9140 West Dodge Road, Suite 300, Omaha, NE 68114. Toll Free 800.228.9792. Email: [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com).

Any inquiry regarding claims may be directed to [travelex.claims@bhspecialty.com](mailto:travelex.claims@bhspecialty.com); P.O. Box 31003 Charlotte, NC 28231-1003; 855.205.6054. Inquirers regarding new, existing or denied claims and any other claims questions may also be directed to this address.

To view state specific fraud warnings, visit [travelexinsurance.com/company/fraud-warning](http://travelexinsurance.com/company/fraud-warning).

Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209.

Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340.

Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276 under Policy Form series (all states except as otherwise noted) PG-TA-IPL-USE. In KS, MA, MN, MO, MT, OR, VA, and VT Policy Form series PG-TA-IPL-NV. In CA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-CAEAH, CO Policy Form # PG-TA-IPL-COEAH and PG-TA-IPL-COEIF, IL Policy Form # PG-TA-IPL-ILE, IN Policy Form # PG-TA-IPL-INEAH and PG-TA-IPL-NVIM, MD Policy Form # PG-TA-IPL-MDE, NH Policy Form # PG-TA-IPL-NHE, NY Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-NVAH-PA, TX Policy Form # PG-TA-IPL-TXEAH and PG-TA-IPL-TXEIM, UT Policy Form # PG-TA-IPL-UTE, WA Policy Form # PG-TA-IPLNVIM and PG-TA-IPL-WAEA. To view a sample of your state-filed policy, call 800.228.9792 or visit [travelexinsurance.com](http://travelexinsurance.com). 44K

## CUSTOM TRAVEL SECURE

Dream. Explore. Travel On.  
Take Custom Travel Secure on the journey with you!

### PRIMARY COVERAGE

Primary coverage pays your claim first with no deductibles. This means faster payment to you. Purchase any time before your trip and primary coverage is automatically included!

### UPGRADE OPTIONS

Customize your travel insurance plan with your choice of valuable upgrades like Cancel for any Reason<sup>4</sup> and Adventure Sports.

### PRE-EXISTING EXCLUSION WAIVER

Pre-existing medical condition exclusions are waived when the plan is purchased within 21 days of initial trip deposit, full trip cost is insured and traveler is medically able to travel at the time of plan purchase.

### PLAN DETAILS

To view complete details of this travel protection plan, please visit [policy.travelexinsurance.com/CTSB-0819](http://policy.travelexinsurance.com/CTSB-0819)

### ONLINE CLAIMS

Claims process that pays up to five times faster than industry average. Most claims can be filed with a "pic and click" on the go without piles of claim forms.<sup>8</sup>

For Questions, Quotes or to Enroll  
Contact your Travel Professional  
or Call 800.228.9792

Please reference the following when enrolling:

Location Number: 23-0384  
Company Name: Borton Overseas



Dream. Explore.  
Travel On.

**CUSTOM TRAVEL SECURE**  
offered by:



## BENEFIT HIGHLIGHTS<sup>1</sup>

**TRIP CANCELLATION** **100% OF TRIP COST** (\$50,000 limit)<sup>2</sup>

**TRIP INTERRUPTION** **150% OF TRIP COST** (\$75,000 limit)

Protect travel investments and recover non-refundable, prepaid trip costs if a trip is canceled or interrupted. Popular reasons include:

- Sickness, Injury or Death<sup>3</sup>
- Mechanical Breakdown
- Financial Default<sup>4</sup>
- Traffic Accident
- Inclement Weather
- Death/Hospitalization of Host
- Home or Destination Uninhabitable/Inaccessible
- Cancel for Business Reasons
- Terrorist Incident
- Event Cancellation Due to Weather
- Strike
- Quarantine/Hijacking
- Jury Duty/Subpoena
- Military Duty

**TRIP DELAY** **\$750** (\$250 per day)

Reimbursement for additional costs such as accommodations, transportation and meals if a trip is delayed 5 hours or more.

**SPORTING EQUIPMENT DELAY** **\$200**

Reimbursement for rental or purchase of sporting or golf equipment if delayed for 24 hours or more.

**MISSED CONNECTION** **\$750**

Reimbursement for unused, non-refundable expenses and additional transportation to join the departed trip if a connection is missed by 3 hours or more.

**BAGGAGE & PERSONAL EFFECTS** **\$1,000**

Reimbursement for personal articles and expenses if bags are lost, stolen or damaged.

**BAGGAGE DELAY** **\$250**

Reimbursement for personal articles and expenses if bags are delayed for 12 hours or more.

**EMERGENCY MEDICAL & DENTAL EXPENSES** **\$50,000**

Emergency medical treatment if a sickness or injury occurs while traveling. \$500 dental expense sublimit.

**EMERGENCY MEDICAL EVACUATION** **\$500,000**

Emergency medical evacuation to the nearest suitable medical facility. Includes repatriation and travel expenses (maximum \$25,000) for escort.

**ACCIDENTAL DEATH & DISMEMBERMENT<sup>5</sup>** **\$25,000**

Reimbursement for permanent loss of life, limbs or sight from a covered accidental injury during travel.

**TRAVEL ASSISTANCE SERVICES<sup>6</sup>** **INCLUDED**

A wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents or baggage, event ticketing, business services and much more.



## ADDITIONAL COVERAGES

### Bonus Coverages

If plan is purchased within 21 days of initial trip deposit.

**PRE-EXISTING EXCLUSION WAIVER** **INCLUDED**

Pre-existing medical condition exclusions are waived when full trip cost is insured and traveler is medically able to travel at the time of plan purchase.

**FINANCIAL DEFAULT COVERAGE** **INCLUDED**

Cancellation coverage when a tour operator, travel supplier, airline, hotel, etc. suspends operations due to insolvency.

### Customized Upgrades<sup>1</sup>

**CANCEL FOR ANY REASON**

Protection for the unexpected, whatever it may be! Cancel at least 48 hours before your scheduled departure date and recover up to 75% of trip cost.<sup>4</sup> Must be purchased at the time of initial plan purchase and within 21 days of initial trip deposit. Maximum trip cost \$10,000. Price is 65% of base plan cost per person.<sup>4</sup>

**ADVENTURE SPORTS UPGRADE**

Exclusion waiver for participation in professional athletic events, mountain climbing, operating an aircraft and travel on air-supported devices such as hot air ballooning. Price is \$11 per person.

**CAR RENTAL COLLISION COVERAGE**

Up to \$35,000 per plan for collision damage, vandalism, windstorm, hail, fire or flood occurs to a rental car while on your trip. \$100 deductible. Price is \$10 per day per plan.<sup>7</sup>

**AIR AD&D COVERAGE<sup>5</sup>**

Up to \$200,000 if loss of life, limbs or sight occurs from an accidental injury while on a common carrier airline flight. Price is \$20 per person.

## RATES<sup>1</sup>

### BASE PLAN RATES BY TRIP COST

TRIP COST	RATE PER PERSON
\$1 - \$250	\$51
\$251 - \$500	\$57
\$501 - \$1,000	\$72
\$1,001 - \$1,500	\$99
\$1,501 - \$2,000	\$131
\$2,001 - \$2,500	\$165
\$2,501 - \$3,000	\$188
\$3,001 - \$3,500	\$216
\$3,501 - \$4,000	\$241
\$4,001 - \$4,500	\$249
\$4,501 - \$5,000	\$332
\$5,001 - \$5,500	\$375
\$5,501 - \$6,000	\$419
\$6,001 - \$6,500	\$504
\$6,501 - \$7,000	\$560
\$7,001 - \$8,000	\$592
\$8,001 - \$9,000	\$649
\$9,001 - \$10,000	\$691
\$10,001 - \$50,000	7.5% of trip cost

Rates are per traveler and are subject to change. Individuals in the same household may be on one policy.

Maximum trip length allowed 364 days. <sup>1</sup> All coverages per insured up to limits listed. Coverage and rates may vary by state. Please see your policy for details or call 800.228.9792. <sup>2</sup> \$200,000 aggregate trip cost limit for all travelers on the same policy. <sup>3</sup> Of you, a traveling companion, family member, domestic partner or business partner. <sup>4</sup> For FL residents, coverage is up to 50% of trip cost and price is 40% of base plan cost per person. <sup>5</sup> Not available for NH residents. <sup>6</sup> Provided by the designated provider as listed in the Policy. <sup>7</sup> Price is \$9 per day per plan for HI, PA and WA residents. <sup>8</sup> Based on industry average. Fastest payment on approved claims is based on 'electronic payment' of claim.