

Select Website FAQs – Effective 9/4/2024

1. When should I buy Travel Insurance Select?

Enroll as soon as you have booked your trip for maximum benefit. Some plans feature time-sensitive benefits including Cancel For Any Reason. Specifically, the time-sensitive benefits are:

- Cancel For Any Reason (CFAR) and Interruption For Any Reason (IFAR) optional upgrade* on the Elite plan only
- Pre-Existing Medical Condition Exclusion Waiver available on Plus and Elite plan levels (terms apply)

You may purchase coverage any time prior to your trip departure. However, if your plan payment is received *more than 21 days after the date your initial trip payment/deposit is received for your trip*, your Plus or Elite plan will *not* include the time sensitive benefits and, for the Elite plan, you will *not* be eligible to purchase the Cancel/Interruption For Any Reason upgrade. The Basic plan does not include time-sensitive benefits.

**CFAR/IFAR coverages are offered as a bundle at an additional cost on the Elite plan only. CFAR/IFAR not available to residents of NY. IFAR not available to residents of WA. (Additional terms apply.)*

2. Do I need to insure my airfare cost?

If your airfare is subject to a cancellation penalty or restriction (most are), we recommend that you insure it.

3. Does the plan cover my frequent flyer miles?

No, frequent flyer miles cannot be insured. However, if your trip is cancelled for a covered reason listed in the Plan, the frequent flyer "rebanking" fee can be recovered. The plan includes reimbursement for the penalty cost of depositing your miles or rewards back in the account from which they were removed, to the maximum amount included in your plan.

4. My friend and I are going to be traveling together. Am I still covered if my friend cancels his/her trip?

A Traveling Companion is defined as a person or persons whose names appear with Yours on the same Travel Arrangements and who, during Your Trip will accompany You. A group or tour organizer, sponsor or leader is not a Traveling Companion as defined in the plan, unless sharing accommodations in the same room, cabin, condominium unit, apartment unit or other lodging with You.

If your Traveling Companion, as defined in the plan, cancels his or her Trip for a reason covered by the Travel Insurance Select option you choose, you are protected in two ways:

- (a) If you decide to take your Trip, the plan can cover occupancy upgrade charges which you might incur up to the Maximum Benefit amount; or
- (b) If you decide not to take your Trip, your cancellation penalties can be covered by the plan.

See the Travel Insurance Select [Plan Document](#) for complete details about this benefit.

5. I found out about Travel Insurance Select from the organization planning my tour. I plan to travel on my own for additional days before and/or after the tour. May I insure this portion of my trip as well?

Yes, you may insure the days you are traveling on your own. Include the prepaid, non-refundable expenses for this part of your Trip in the Trip Cost you list on your Enrollment Form. Also, be sure to include these dates when you enter your departure and return dates.

6. Can I choose the benefits I wish to purchase? For example, can I just buy Trip Cancellation coverage only?

No. However, you may choose from three plan options with different benefit levels and pricing: [Basic](#), [Plus](#), and [Elite](#). Please take a moment to compare them to see which one best fits your needs.

7. Can Travel Insurance Select provide coverage for pre-existing conditions?

Yes, the Pre-Existing Condition Exclusion can be waived for the Plus and Elite plans only, provided you:

1. Purchase the plan within 21 days of the date your initial trip payment/deposit is received.
2. Are not disabled from travel at the time the plan is purchased, based on Physician assessment.

For a complete explanation of the Pre-Existing Conditions Exclusion waiver, please review the [Plan Document](#).

8. Does "Cancel For Any Reason" really mean I can cancel for any reason?

Yes, you really can cancel for any reason not already covered by the Travel Insurance Select Plan, provided you purchased the Cancel/Interruption For Any Reason Upgrade (CFAR/IFAR). To use this benefit, you must cancel the Trip at least 2 days prior to the scheduled departure date.

To be eligible, you must purchase the Elite Plan with the CFAR/IFAR benefit upgrade within 21 days of the date your initial trip payment/deposit is received. If you are forced to cancel for a reason not otherwise covered, CFAR/IFAR coverage will reimburse you 75% of your prepaid, forfeited, non-refundable payments for the insured Trip arrangement(s) up to the maximum benefit amount shown on the Schedule of Benefits. Cancel For Any Reason coverage is not available to residents of NY. Interruption For Any Reason not available to residents of NY or WA. Additional cost and terms apply.

9. Am I covered for trip cancellations/interruptions if the tour operator, airline, or cruise line serving my trip ceases operations or becomes financially insolvent and ceases operations?

Yes, but only if you purchase the Plus Plan or the Elite Plan and meet all eligibility requirements detailed in the plans. Bankruptcy and/or Default is covered for trip cancellations/interruptions if it occurs more than 14 days following the Effective Date. Benefits due to Bankruptcy or Default of an airline can only be paid if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow you to transfer to another airline in order to get to your intended destination. Certain exclusions may apply, please see the [Plan Document](#) for a complete explanation of your coverage.

There is no coverage for the Bankruptcy or Default of any person, organization, agency or firm from whom an insured purchased travel arrangements supplied by others.

10. What if I don't want to take my trip because of terrorist attacks?

Travel Insurance Select covers trip cancellations due to a Terrorist Incident (as outlined in the [Plan Document](#)) that occurs within 30 days of your Scheduled Departure Date in a city listed on the itinerary for your Trip. This same city must not have experienced a Terrorist incident within 30 days prior to the Terrorist incident that is causing your cancellation of trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary.

11. What if I can't take my trip because of a natural disaster?

Trip Cancellation benefits can be paid in the event that: "Your or Your Traveling Companion's Primary Residence or Scheduled Destination are made Uninhabitable and remain Uninhabitable during Your Trip or is inaccessible by the mode of transportation as shown on the travel documents or itinerary within 30 days of Your Scheduled Departure Date by a Natural Disaster or vandalism or burglary."

Claims are not payable if a hurricane is foreseeable prior Your Effective Date for Trip Cancellation. A hurricane is foreseeable on the date it becomes a named storm. We will only pay the benefits for losses occurring within 30 days after the event renders Your Scheduled Destination Uninhabitable or inaccessible.

Natural Disaster means a flood, tsunami, cyclone, hurricane, tornado, earthquake, mudslide, avalanche, landslide, volcanic eruption, sandstorm, sinkhole, named winter storm, severe hail storm, fire, wildfire or blizzard; all of which are due to natural causes.

To submit a claim due to a natural disaster, you'll need to provide documentation or proof such as a news report, government statement (e.g. mandatory evacuation), report from the Department of Transportation (e.g. road closure) or other similar documentation.

Please review the [Plan Document](#) for more details.

12. I have been laid off from my job. Can benefits be payable under Trip Cancellation or Trip Interruption? (Elite Plan Only)

If you purchased the Elite plan, you may have coverage for Trip Cancellation or Trip Interruption if you are involuntarily terminated or laid off from your employment. You must have been an active employee with the same employer for at least 3 continuous years. This provision is not applicable to temporary or seasonal employment, independent contractors, freelancer or self-employed persons.

For Trip Cancellation benefits to apply, the termination notice must occur at least 10 days after your trip cancellation effective date. Trip Interruption benefits may apply if you are involuntarily terminated or laid off by Your employer while You are on Your Trip.

13. I entered the wrong trip dates when I bought the plan (or my trip dates have changed since then). What should I do?

If you realize that information on your enrollment form is incorrect, please notify Travel Insurance Services of the correct information. Please include a daytime phone number and your Confirmation Number.

Email: select@travelinsure.com

Call: 1-800-937-1387 (toll-free)
Monday – Friday, 9:00 am – 7:00 pm Eastern Time

Fax: 484-652-5394

Mail: Travel Insurance Services
3805 West Chester Pike, Suite 200
Newtown Square, PA 19073

14. What if my trip cost increased after I bought the plan? For example, I added airfare or extended my stay. Can I insure the additional trip cost?

You may increase your insured Trip Cost any time prior to departure. We suggest you insure all of your pre-paid, non-refundable trip costs to ensure full reimbursement in the event of a claim.

Notify Travel Insurance Services of the new travel arrangement costs you want to insure and include the additional plan cost. Please include a daytime phone number and your Confirmation Number.

Email: select@travelinsure.com

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15. Can I change the coverage level I purchased from Basic to Plus or Elite and pay the additional plan cost?

Yes, you can upgrade from Select Basic to Plus or Elite, or from Select Plus to Elite. However, to be eligible for the early-purchase benefits you must do so within 21 days of the date your initial trip payment/deposit is received. To upgrade your coverage, please contact Travel Insurance Services in writing via mail or email.

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16. I did not receive (or cannot find) the confirmation email when I bought the plan. Can you (re)send it to me?

If you did not receive your confirmation email, we recommend first checking in your email spam or junk folder, as the confirmations sometimes end up there. The confirmation would be sent from this email address: noreply@travelinsure.com.

You may also contact Travel Insurance Services to request a resend. Include as much of the following information as possible to help us respond quickly:

- Full name
- Confirmation number (if known)
- Email address
- Last 4 digits of credit card used
- Date and time of purchase

Email: select@travelinsure.com

Call: 1-800-937-1387 (toll-free)

Monday – Friday, 9:00 am – 7:00 pm Eastern Time

17. Who should I call if I need medical assistance while I am traveling?

If you need medical assistance while traveling, please contact On Call International at:

1-855-227-9681 (Toll-free inside the U.S.)

1-603-952-2050 (Collect calls outside of the U.S.)

Assistance services are non-insurance services provided by On Call International and are not insurance benefits.

18. What do I do if my bag goes missing?

Your plan includes access to a non-insurance service called Blue Ribbon Bags that can help track and expedite your bag's return within 96 hours from the time your flight lands.

1. Report it to your airline first, then contact Blue Ribbon Bags to start the process.
2. File a Mishandled Baggage Report with Blue Ribbon Bags within 24 hours of your flight landing. Mishandled Baggage Reports can be filed 24/7 at www.blueribbonbags.com/CMbr.
3. Receive updates as your bag is tracked (while you're out hopefully enjoying your trip!).

What is a mishandled bag?

A mishandled bag is a checked bag that the airline's tracking system reveals has been misdirected to a destination different from that of your flight end-point destination, or that has not been loaded onto the flight which the passenger has taken, as reported by the airline.

Is there anything else I should be aware of?

Theft, missing contents, or damaged baggage are not included in this service. The Service only applies to Baggage mishandled by the Airline only.

19. How do I file a claim?

The claims administrator for this plan is Co-Ordinated Benefit Plans (CBP). Please visit their self-service website at <https://cbpconnect.com/register.aspx?en=g>

You will be instructed to create an account. However, **you do not need a Member Number to create your login** – simply check the box to indicate "I don't know my Member/Policy Number."

If you have questions or need assistance, call the Travel Insurance Services Customer Service team at **1-800-937-1387**.

This document contains highlights of the plans developed by USI Insurance Services, LLC which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by On Call International and Blue Ribbon Bags. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. **Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact USI Insurance Services, LLC d/b/a USI Affinity Travel Insurance Services with its principal place of business at 3805 West Chester Pike, Suite 200, Newtown Square, PA 19073; 1-800-937-1387; info@travelinsure.com. CA license #OG11911. While USI Insurance Services, LLC markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by USI Insurance Services, LLC and USI Insurance Services, LLC does not receive compensation from USF for providing the non-insurance components of the plans.