



The recent and evolving events associated with the Swine Flu outbreak in Mexico and elsewhere are affecting travelers in many ways across the globe. If you have travel plans and have purchased travel insurance, listed below are some situations and how your travel insurance can help.

If a traveler gets sick with the Swine Flu:

- Current insured travelers who become ill would be eligible for coverage under the trip interruption, medical expense and evacuation benefits of their plan up to the limits of the policy and subject to its general terms and conditions.
- If you are traveling and have flu-like symptoms or have been admitted to the hospital, **please make sure to contact the applicable assistance company** listed on your insurance Confirmation of Coverage.

If a traveler is contemplating cancellation:

- Insured customers that are considering cancellation or have canceled arrangements due to travel restrictions, warnings or general fear of traveling, whether to Mexico or elsewhere, are **not** eligible for cash reimbursement under the provisions of the plan.
- Insureds who purchased the Cancel for Any Reason upgrade will be eligible for Trip Cancellation coverage under the provision of the plan. **Cancel for Any Reason upgrade must be purchased within 21 days of making your initial payment or deposit on your trip.**

If a traveler is being quarantined:

- Quarantine coverage is included under Trip Cancellation/Interruption and Trip Delay benefits in the event a physician quarantines the traveler/insured for any illness which prevents traveling.
- Quarantine means that the person is restricted to their home or a medical facility - **not restricted from one country or destination.**

If a traveler transfers travel dates:

- If you are allowed to transfer your travel payments (trip deposits or full payments) without charge, you can also **elect to transfer the protection plan monies on the booking to the new travel dates as well.** Please contact the travel insurance company or me as soon as possible.
- Any expenses for change fees to move airfares to the new trips would not be covered, unless such move was predicated by the travel supplier's cancellation of the original trip.
- Transfers would only apply to trips that are booked within 12 months from the original departure date.
- If the trip cost increases as a result of the transfer, then you will have to make an additional insurance payment to cover the full trip cost in order to cover this increase in trip cost. Note: they would need to make the purchase within the required time to continue to receive cancel for any reason, pre-existing condition waiver and any other benefit with an advanced date purchase requirement.

For more information, please refer to your travel insurance Confirmation of Coverage.