



EverTravel™: how does our annual travel insurance work?

Embark on your next trip – and beyond – with fewer worries



Planning multiple trips throughout the year? Zurich American Insurance Company's EverTravel policy is coverage that aims to fulfill your travel insurance needs. EverTravel is an annual policy for the covered trips you may take throughout the year. It can offer travel protection for you and up to five traveling companions without an additional cost per person, both inside and outside the U.S., as well as services and assistance to help you recover unexpected expenses if you face trip inconveniences, medical emergencies and safety risks. These benefit amounts are shared among the covered people on your same travel reservation. Plus, you can experience the advantage of having active annual travel coverage without scrambling to get travel insurance before each new trip.



With just one EverTravel policy, you can more confidently tackle:

Travel inconveniences

Trip cancellation and interruption

Up to \$4,500 per trip (\$13,500 max. per year) to protect your trip investment and help you recover nonrefundable, prepaid costs for covered reasons while traveling, including:

- Sickness, injury or death of you or a traveling companion
- Home uninhabitable due to fire, flood or other disasters
- Common carrier cancellation or delay events due to severe weather, mechanical breakdown, unannounced strike or a Federal Aviation Administration (FAA) mandate
- Terrorist acts
- Car accident on way to departure
- Documented theft of passports and visas

Travel delay

Up to \$1,500 per trip (\$500 max. per day) reimbursement for covered expenses related to accommodations, local transportation and meals in the event of a travel delay of six or more hours caused by:

- Common carrier issues
- Severe weather
- Unannounced labor strike
- Lost passports and visas
- Sickness or quarantines

As well as coverage events while on a trip for the reimbursement and fees related to:

- Lost, stolen or damaged bags and personal effects
- Luggage delay of 12 hours or more for essential personal items, like clothes and toiletries
- Missed Air or Cruise Connection



Medical emergencies

The last thing you should worry about if you or your traveling companions fall sick or are injured away from home is addressing unexpected and high expenses. Most major U.S. health insurance plans have limited or no coverage outside the country. EverTravel can help you get:

- Access to healthcare services, even if an overseas provider requires payment upfront
- Emergency medical evacuation and repatriation services
- Reimbursement for emergency dental expenses
- Overseas medical services, including prescriptions
- Reimbursement for additional hotel nights and meals if a traveling companion is hospitalized



Safety risks

EverTravel can help you and your traveling companions return home in case of security evacuation events, such as:

- Natural disasters
- Terrorism
- Political and civil unrest
- Crime, including robbery, assault and kidnapping

EverTravel can also provide coverage for you and your traveling companions in case of an emergency medical evacuation to take you to the nearest suitable medical facility, which may also include the following services:

- Repatriation
- Travel expenses
- Repatriation of remains



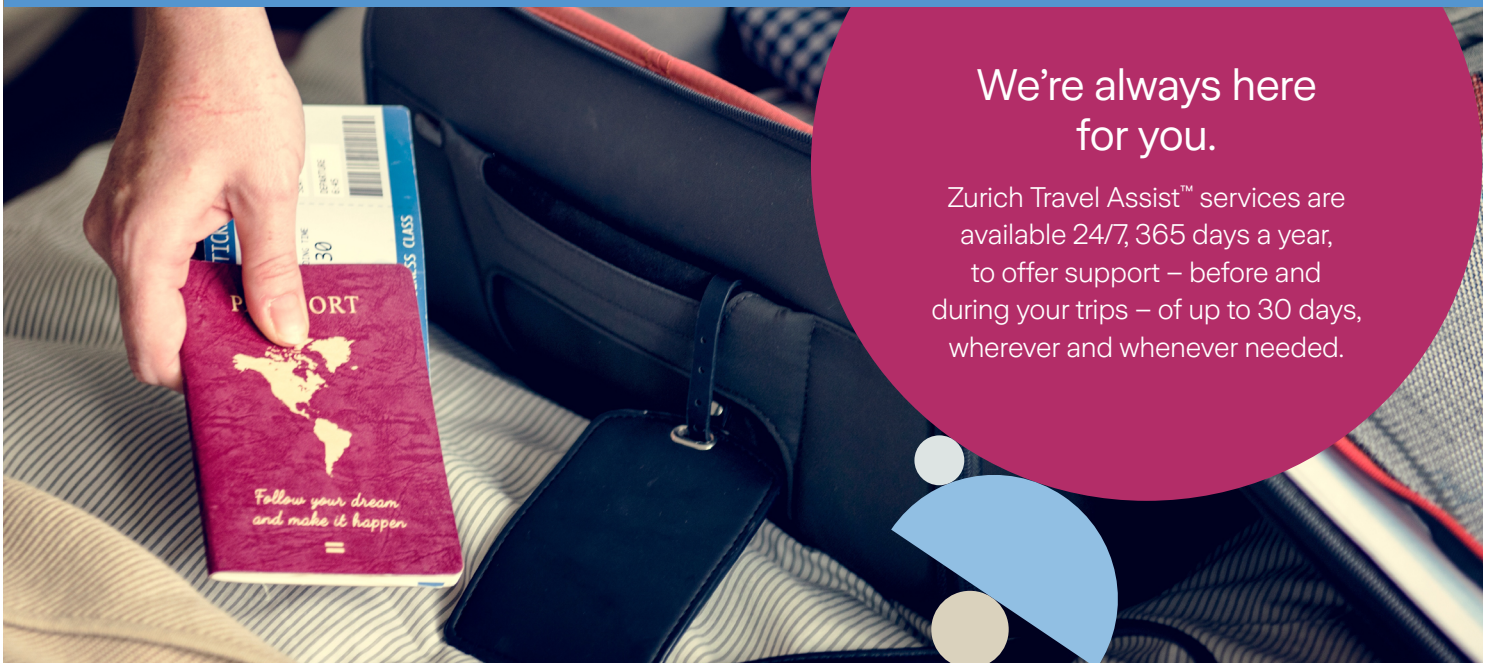
Zurich Travel Assist™

All EverTravel annual travel insurance policies include Zurich Travel Assist, which provides a wide range of services to address the needs you may have while traveling. For emergency assistance while traveling in the U.S. and Canada, call 1-888-726-1411. Anywhere else in the world call collect at 1-416-934-2011.

From assistance with lost documents and personal belongings to managing medical emergencies by locating ideal hospitals and clinics worldwide and arranging emergency medical transportation – our travel and medical consultants are ready to help you tackle even the toughest cases.

We're always here
for you.

Zurich Travel Assist™ services are available 24/7, 365 days a year, to offer support – before and during your trips – of up to 30 days, wherever and whenever needed.



Travel insurance scenario – see EverTravel in action*



Benjamin and his family traveled to the south of France for a summer getaway. While exploring some sites, Benjamin injured his ankle, which quickly swelled and became painful.



By calling Zurich Travel Assist services, our team helped his parents find an English-speaking doctor in a nearby hospital to examine Benjamin, who determined he needed surgery ASAP.



The overseas hospital that performed the surgery requested an advance payment, which was covered under their Zurich's EverTravel policy, and \$2,477 related to other medical expenses.



Benjamin's family had to cut their trip short, but with EverTravel's interruption claim process they were reimbursed \$3,538 for the unused hotel, trip and new air ticket costs.

In total, the overseas hospital admission cost, the \$2,477 additional medical expenses and the \$3,538 trip interruption expenses were reimbursed to Benjamin's parents, thanks to their EverTravel policy limits of up to \$200,000 and \$4,500, respectively.

*The scenario above is for illustrative purposes only. To respect the privacy of customer information and financial data, we are not using specific case histories. However, this fictional scenario represents some common types of leisure travel risks and potential benefits of a Zurich's EverTravel policy and services in responding to them.

Benefits, Definitions, Exclusions, and Disclaimers

EverTravel is not available in MN, NH, NY, OR and WA.

All benefit levels are on a per reservation basis

A Reservation means the traveler or the combination of the members of a group of travelers who have booked one travel arrangement contract with a Travel Supplier.

Covered Trip definition

A Covered Trip means a period of travel away from Home to a Destination outside the Insured's city of residence at least 100 miles from the Insured's Primary Residence. The purpose of all trips covered under a Zurich's EverTravel policy is leisure and is not to obtain healthcare or treatment of any kind. Trips must not exceed 30 days.

General exclusions

We will not pay for any loss under this Policy – arising directly or indirectly out of, or because of, or from, or that occurs to, or are as a result of the actions of the Insured or the Insured's Traveling Companions for the following:

- | | | |
|--|---|---|
| a. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane (while sane in CO and MO) ¹ | h. Off-road driving, whether as a driver or as a passenger ⁵ | o. Mountaineering where, ropes or guides are commonly used, including ascending, and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabineers, crampons, lead/top-rope anchoring equipment and pickaxes ⁵ |
| b. Mental, nervous or psychological disorders ² | i. Declared or undeclared war, or any act of war | p. Participating in underwater activities if the depth of the water exceeds 75 feet or more or scuba diving if the depth of the water exceeds 75 feet or more ⁵ |
| c. Being under the influence of drugs or intoxicants, unless prescribed by a Physician ³ | j. Civil disorder. This exclusion does not apply to the Travel Delay Benefit | q. The Insured's commission of or attempt to commit a felony |
| d. Normal Pregnancy including, Hospitalization, resulting childbirth and elective abortion ⁴ | k. Service in the armed forces of any country | r. Elective medical or holistic treatment or procedures |
| e. Participation as a professional in athletics while on a Covered Trip ⁵ | l. Nuclear reaction, radiation or radioactive contamination ⁶ | s. Failure of any tour operator, Common Carrier, other travel supplier, person or agency to provide the bargained-for prepaid travel arrangements/services |
| f. Participation in organized amateur or interscholastic athletic or sports competition or related practice events ⁶ | m. Operating or learning to operate any aircraft, as pilot or crew ⁵ | |
| g. Riding or driving in any motor competition ⁵ | n. Mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air supported device, other than on a regularly scheduled airline or air charter company or extreme sports ⁵ | |

¹ CT: Applies to the Insured only (not Traveling Companions)

² VT: Does not apply in this state

³ MI, NV, VT: Does not apply in these states

⁴ IN, KS, MT, VT: Does not apply in these states

⁵ IL: Does not apply in this state

⁶ CT, IL, VT: Does not apply in these states



Additional exclusions

We will not pay for any loss under this Policy arising directly or indirectly out of, or because of, or from, or that occur to, or are as a result of the actions of, the following that occurs to the Insured:

- a. Any amount paid or payable under any Worker's Compensation, disability benefit or similar law
- b. A loss or damage caused by detention, confiscation or destruction by customs
- c. Medical treatment during a Covered Trip or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment
- d. Financial Insolvency of the person, organization or agency that solicited this coverage for the Insured, or Financial Insolvency of the person, organization or agency that helped the Insured book their arrangements for travel with a third party, or Financial Insolvency for which a bankruptcy petition was filed by a travel supplier, before the effective date for Pre-Departure Trip Cancellation Benefit. There is no coverage for Financial Insolvency due to fraud or negligent misrepresentation by the supplier of travel services



The following additional exclusion applies to the Accidental Death Benefit and Accidental Dismemberment Benefit:

- a. We will not pay for loss caused by or resulting from sickness of any kind



The following additional exclusion applies to the Emergency Dental Expense Benefit, Emergency Medical Expense Benefit, Pre-Departure Trip Cancellation Benefit, Post-Departure Trip Interruption Benefit and Travel Delay Benefit:

- a. We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, including death, that results therefrom



The following additional exclusion applies to the Emergency Evacuation and Repatriation Benefit:

- a. We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition including death that results therefrom. This Exclusion does not apply to the following benefits under the Covered Expenses shown in the Emergency Evacuation and Repatriation Benefit: (i) Item a. (emergency medical evacuation); (ii) Item b. (non-emergency medical evacuation); or (iii) Item c. (return of remains)



The following additional exclusion applies to the Pre-Departure Trip Cancellation Benefit and Post-Departure Trip Interruption Benefit:

- a. We will not pay for any loss under this Policy caused by or resulting from being unable to assume the scheduled tenancy in a booked Accommodation due to the Accommodation being made Uninhabitable or Inaccessible other than mandatory evacuation orders or public official evacuation advisements



The following additional exclusions apply to the Baggage and Personal Effects Benefit:

- a. We will not pay for damage to or loss of the following:
 - 1. Animals
 - 2. Property used in trade, business or for the production of income. Household furniture, musical instruments, brittle or fragile articles or if the loss results from the use thereof, sporting equipment
 - 3. Boats, motors, motorcycles, motor vehicles, aircraft and other conveyances (except wheelchairs) or equipment or parts for such conveyances
 - 4. Artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices. Hearing aids, any type of eyeglasses, sunglasses or contact lenses
 - 5. Documents or tickets, except for administrative fees required to reissue tickets up to \$250 per ticket
 - 6. Cash, checks of any kind, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps or credit cards – except as otherwise specifically included elsewhere in this Policy
 - 7. Property shipped as freight or shipped before the Scheduled Date of Departure
 - 8. Contraband
- b. We will not pay for loss to Baggage and Personal Effects arising from:
 - 1. Defective materials or craftsmanship
 - 2. Normal wear and tear, gradual deterioration, inherent vice
 - 3. Rodents, animals, insects or vermin
 - 4. Electrical current, including electric arcing that damages or destroys electrical devices or appliances
 - 5. Mysterious disappearance
 - 6. Confiscation by airport personnel



The following additional exclusions apply to the Rental Car Damage Benefit:

- a. We will not pay for loss or expense caused by or incurred resulting from:
1. Any obligation assumed by the Insured under any agreement (except insurance collision deductible), rentals of trucks, campers, trailers, four-wheel or off-road drive vehicles, motorbikes, motorcycles, recreational vehicles or vehicles used for commercial or livery use, Exotic Vehicles, or any vehicle with an original manufacturer's suggested retail price greater than \$75,000
 2. Any loss that occurs if the Insured violates the rental agreement
 3. Failure to report the loss to the proper local authorities and the rental car company
 4. Damage to any other vehicle, structure or person as a result of a Covered Loss
 5. Hauling or vehicles used off maintained roadways
 6. Any intentional act by the Insured, resulting in damage to the Insured's rented vehicle orders, securities, accounts, bills, deeds, food stamps or credit cards – except as otherwise specifically included elsewhere in this Policy



The following additional exclusions apply to the Security Evacuation Benefit:

- a. We will not pay for loss or expense caused by or incurred resulting from:
1. The Insured has violated the laws or regulations of the location of their Primary Residence unless the Designated Security Consultant determines that such allegations were intentionally false, fraudulent, and malicious and made solely to achieve a political, propaganda or coercive effect upon or at the expense of the Insured or the location in which they are traveling while on a Covered Trip
 2. The Insured failed to produce or maintain immigration, work, residence or similar visas, permits or other relevant documentation for the location in which they are traveling while on a Covered Trip
 3. The expenses incurred are solely due to the repossession of this Policy Insured's property by a titleholder or other interested party to satisfy any debt, insolvency, financial failure or other financial obligation of this Policy Insured
 4. The expenses incurred are solely due to this Policy Insured failing to honor any contractual obligation, bond or specific performance condition in a license
 5. The Insured is a citizen of the country in which they are traveling while on a Covered Trip
 6. The conditions leading to the Insured's departure were in existence before the Insured entering the location in which they were traveling while on a Covered Trip or such conditions were reasonably foreseeable before the Insured entering the location in which they were traveling while on a Covered Trip
 7. The expenses incurred are solely due to an Event that took place in an Exempted Country⁷
 8. The expenses incurred are solely due to a common or endemic disease, Epidemic or Pandemic
 9. The expenses incurred for monies payable in the form of a ransom if a Missing Person case evolves into a kidnapping, for consulting services seeking information on Missing Person or kidnapping cases
 10. The expenses incurred due to military or political issues, and the Insured's Security Evacuation request is made more than 30 days after the Appropriate Authorities Advisory was issued
 11. A travel warning is issued for the Destination by the United States Department of State prior to the Insured's Scheduled Date of Departure;
 12. The Insured was given the option to depart under normal flight operations and declined, but later chose to leave
 13. Losses or expenses solely caused by or incurring due to a common or endemic disease



Emergency Medical and Dental Benefits

A \$50 deductible per trip on Emergency Medical and Dental Benefits applies to the following states: CT, IN, KS, MO, MT and VT.

Pre-Existing Condition Look-Back Period

Pre-Existing Condition means a sickness, disease or other condition during the period specified in your state specific policy⁸ immediately prior to the date the first premium payment has been accepted for which the Insured or their Traveling Companions:

- a. Received, or received a recommendation for, a diagnostic test, examination or medical treatment
- b. Took or received a prescription for drugs or medicine
 - Item b. of this definition does not apply to a condition that is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the period specified in your state specific policy

⁷ Exempted Country means any of the following countries: Afghanistan, Belarus, Central African Republic, Crimea of Ukraine, Cuba, Ethiopia, Haiti, Iran, Iraq, Israel, Libya, Mali, North Korea, Russian Federation, Somalia, South Sudan, Syria, Ukraine, Yemen. We further reserve Our rights to modify this list upon 30 day(s) notice to the Insured

⁸ 60 days from date premium received except: CT, MN: 90 days from date premium received. IN: 90 days from effective date. ID: 30 days from date premium received. IL: 6 months from date of loss. MT: 6 months prior to enrollment.

EverTravel™: what's next?

Get a quote online today or contact a representative at: 1-844-843-9412 to learn how EverTravel can help you feel more relaxed on the covered trips you may take throughout the year.



ⁱ U.S. News & World Report. (n.d.). Does my health insurance cover international travel? Retrieved July 30, 2024, from <https://www.usnews.com/insurance/travel/does-my-health-insurance-cover-international-travel>

* Each claim is unique and subject to the facts it presents, and that depending on the facts presented in a particular claim and the coverage provisions that might apply to the facts of that claim, coverage for the particular claim might not be afforded, might be excluded, or might be limited. The examples shown are for situations where there are no coverage issues related to the claim and the claim is fully covered. However, please be assured that if or when a claim is presented, Zurich will use its best efforts to adjust such claim according to the facts of the claim, the applicable policy language, and the applicable law.

Zurich

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This is intended as a general description of certain type of insurance and services available to qualified customers and is provided solely for informational purposes. Insurance coverages are underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

Zurich Travel Assist, a travel assistance program administered by World Travel Protection Canada Inc. World Travel Protection is a member company of Zurich Insurance Group and operates as a third party travel insurance administrator for insurance companies.

Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states.

Policy Form Series: #U-TIIV-100-A CW, #U-TIIN-100/110-A CW, #U-TIGV-100-A CW, #U-TIGV-100-A CW; in DC #U-TIIV-100-A DC & #U-TIGV-100-A DC; in IN #U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MO U-TIIN-110-A MO; in MT #U-TIIN-100/110 MT & U-TIGV-100-A CW; in VA #U-TIIV-100-A VA and #U-TIGV-100-A VA; in VT #U-TIIN-100/110-A VT.

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