

What is the difference between travel insurance and travel assistance?

Travel Insurance Coverage Availability

Medical Insurance

- Medical and Mental Health (Deductibles & Co-Pays)
- Exclusions: Pre-existing conditions, congenital health condition, activities, driving without a license, home country
- Covid/Infectious Disease/Pandemic

Emergency Evacuation Limits

- Medical (nearest qualified hospital)
- Repatriation (one stop) & Security (nearest safe haven)

Assistance Services

- Navigate issues: Passports, Visas, Luggage, Legal, Travel Logistics, Medical Issues

Miscellaneous

- Additional Coverages: Home Country and Trip Delay

Travel Assistance Provider Services

Assistance Services

- Cost: Up front cost for services; additional fees for certain services; cost of medical/security providers
- Navigate issues: Passports, Visas, Luggage, Legal, Travel Logistics, Medical Issues
- Prepayment arrangements

Travel Tracking

- Travel Registration integrated with Service Provider
- Pre-Trip Advisories, Trip Alerts and Travel Tracking

Evacuation

- Medical
- Security
- Repatriation