



Protect your family and investment with The Travelex Travel Max Plan



Why do I need travel insurance?

These days, travel insurance is much more than just protecting your savings against travel complications. It goes further to protect your family and traveling companions against unfortunate events that may happen during your trip such as:

- Your (adoptive-once legal guardianship is established) child becomes ill and needs emergency medical treatment (Most medical insurance plans do not cover outside the US)
- Tour luggage is lost, stolen, damaged or delayed for 12 hours or more
- Your flight is canceled or delayed for 5 hours or more, resulting in loss of non-refundable hotel and tour expenses
- A family member falls ill or passes away resulting in trip interruption or cancellation.

Below are highlights of the Travelex TRAVEL MAX Plan *(Lotus recommends purchasing within 30 days of initial trip deposit to get pre-existing waiver):*

BASE PLAN BENEFITS	COVERAGE PER PERSON	SCENARIO
Trip Cancellation	100% of Insured Trip Cost (\$50,000 limit)	Protects travel investments if a trip is cancelled or interrupted. Recover non-refundable, prepaid trip costs for the following covered reasons: sickness, injury or death; trip delay of 50% or more; financial insolvency; residence/destination uninhabitable, traffic accident en route; involuntary employment termination/transfer; military duty for natural disaster; death/hospitalization of destination host; common carrier cancellation/delays; documented passport/visa theft; inclement weather; organized labor strike; quarantine; hijacking; jury duty; subpoena; terrorist act; mandatory evacuation; business reason; pregnancy (trip cancellation only)
Trip Interruption	150% of Insured Trip Cost (\$75,000 limit)	
Trip Delay / Missed Cruise Connection	\$1,000	Provides reimbursement for additional costs such as accommodations, transportation, meals, internet usage fees, airline club admission and kennel coverage if a trip is delayed 5 hours or more for a covered reason Includes reimbursement for unused, non-refundable expenses and additional costs such as accommodations, transportation and meals if your connection is missed by 3 hours or more for covered reason. Includes coverage for personal business property and a rental allowance for lost, stolen or damaged sporting equipment
Baggage / Baggage Delay	\$2,500 / \$600	Safeguards personal articles and expenses if bags are lost, stolen, damaged, or delayed for 12 hours or more..
Emergency Medical Evacuation / Repatriation	\$1 million	Provides coverage for emergency evacuation, if necessary, to the nearest suitable hospital of your choice, also includes repatriation. (Medical Evacuation/Repatriation must be pre-approved/arranged)
Emergency Medical & Dental Expenses	\$100,000	Provides coverage for medical emergency treatment if a sickness or injury occurs while traveling. Includes protection for traveling pets
24 Hour AD&D	\$25,000	Provides coverage for loss of life, limbs, or sight from a covered accidental injury anytime during your travel or as a passenger on a common carrier.
Common Carrier AD&D	\$50,000	Provides coverage for loss of life, limbs, or sight due to accidental injury while on a common carrier
Travel Assistance & Concierge*	Included with plan	Includes a wide range of service before and during trips through 24/7 toll free number. Includes Nurse Assist and help with medical emergencies, lost documents or baggage, event ticketing, business services, and much more
Transportation Pak Flight Accident AD&D Rental Car Damage	\$200,000 \$50,000	One pak with 2 great benefits! The pak includes flight accident coverage for each traveler and rental car damage protection.
Lifestyle Paks (included at no cost)		
Active Family Pak	Medical Expense	Includes pet medical coverage up to \$1,000 with a \$50 deductible
	Medical Evacuation	Reimburses transportation of traveling pet back home, up to \$10,000 if owner is hospitalized during trip
	Delay	Reimburses for internet usage fees up to \$25 Reimburses for additional kennel coverage costs up to \$25 per day
	Exclusion Waiver	Lifts policy exclusions such as participation in motor competitions and professional athletics
Adventurer Plus Pak	Baggage	Rental allowance for stolen, damaged or delayed sporting equipment up to \$600
	Services	Provides Nurse Assistance*
Professional Pak	Baggage	Protection on some lost, stolen or damaged professional equipment up to \$500 after a \$150 deductible
	Cancellation / Interruption	Coverage for business reasons up to 100% for cancellation, 150% for interruption
	Delay	Reimburses for internet usage fees up to \$25 Reimburses for airline club admission up to \$25
OPTIONAL UPGRADE		
Cancel for Any Reason Pak <i>(Must be purchased within 30 days of initial trip deposit)</i>	75% of Insured Trip Cost	Protection against the unexpected, whatever it may be! Purchase this upgrade and everyone in the plan can: 1. Cancel a trip 2 or more business days before the scheduled departure. 2. Cancel for Trip Delay Reasons, which allows cancellation due to 30% or more of a trip being missed from a covered delay.