



Protect your family and investment with The Travelex Travel Select 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)
- Your flight is canceled or delayed for 5 hours or more, resulting in loss of non-refundable hotel and tour expenses
- Tour luggage is lost, stolen, damaged or delayed for 12 hours or more
- A family member falls ill or passes away resulting in trip interruption or cancellation.

Below are highlights of the Travelex TRAVEL SELECT Plan *(Lotus recommends purchasing within 21 days of initial trip deposit for pre-existing waiver):*

BASE PLAN BENEFITS	COVERAGE PER PERSON	SCENARIO	
Trip Cancellation	100% of insured Trip Cost (\$25,000 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 (\$37,500 limit)	Provides reimbursement for additional costs such as accommodations, transportation, and meals if a trip is delayed 5 hours or more for a covered reason	
Trip Delay / Missed Cruise Connection	\$750	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	
Emergency Medical & Dental Expenses	\$50,000	Provides coverage for emergency medical treatment if a sickness or injury occurs while traveling	
Emergency Medical Evacuation / Repatriation	\$500,000	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)	
Baggage / Baggage Delay	\$1,000 / \$250	Safeguards personal articles and expenses if bags are lost, stolen, damaged, or delayed for 12 hours or more.	
24 Hour AD&D	\$25,000	Provides coverage for loss of life, limbs, or sight due to accidental injury anytime during your travel.	
Travel Assistance & Concierge*	Included with plan	Includes a wide range of service before and during trips through 24/7 toll free number. Includes assistance with medical emergencies, lost documents or baggage, event ticketing, business services, and much more.	
OPTIONAL UPGRADES			
Transportation Pak	\$200,000	One upgrade with 2 great benefits! The pak includes flight accident coverage for each traveler and rental car damage protection.	
Flight Accident AD&D	\$35,000		
Rental Car Damage			
Lifestyle Paks			
Active Family Pak	Cancellation / Interruption	Coverage for child care cancellations up to 100% for cancellation, 150% for interruption Reimbursement of unused tuition fees up to 100% for cancellation, 150% for interruption	
	Interruption	Coverage for weather related cancellations or delays in sporting competitions up to 150% of the insured trip costs	
	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 one movie rental on overnight delays 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	
	Medical Expense	Additional \$25,000 in coverage	
	Exclusion Waiver		Lifts policy exclusions such as mountain climbing, bungee cord jumping, skydiving, hang gliding and more Reimburses for search and rescue services up to \$10,000
		Services	Provides Nurse Assistance* Includes Identity Theft*
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

* Assistance Services are provided by Travelex's designated provider