



A PRIMER ON TRIP INTERRUPTION AND CANCELLATION INSURANCE

When shopping for Trip Insurance be sure to review “highlighted” areas on the online application(s) for full explanation of coverages as well as “limitations,” and any options they may offer to be “fully covered” to your satisfaction or to utilize add-ons.

Trip Insurance may include some or all of the following

- Acute and/or Chronic Medical Coverage while on a trip (pre-conditions may affect coverage)
- Accidental Death
- Medical Evacuation
- Embassy VISA Assistance
- Baggage Delay and/or Loss
- Trip Cancellation (for any reason)
- Trip Cancellation (work related)
- Trip Interruption (e.g., plane, train, common carrier delays)
- Rental Car Coverage
- Terrorism Coverage
- Flight Changes (Penalty and/or Change Fees)

Insurance Coverage is usually offered in three typical levels by company

- | | | |
|------------|----|---------------|
| ➤ Silver | or | Basic |
| ➤ Gold | | Intermediate |
| ➤ Platinum | | Comprehensive |

Each “Level of Coverage” may allow specific “Add-Ons” or “increased coverage” for additional fees

The average cost of insurance on a daily basis is about \$15.00 for intermediate to comprehensive coverage

It is very important

- That the Underlying Insurance Company is “AM BEST RATED” (A, A+ or A++)
- Never use a service that is rated under AM BEST less than “A”
- Check out the “Years of Service” most companies have in excess of 50 Years

Your Initial Deposit or Payment Date

It is very important to pay close attention to this date, You may need a “receipt” to prove to the company that you have not “exceeded” the number of days from your deposit or payment date; in order to actually qualify for this insurance!

It is recommended that your minimums be for the following services:

Medical Coverage: \$50,000.00
Medical Evacuation: \$500,000.00 (Remember this is "round trip" for the plane and crew.)

The following are companies that are available for Trip Interruption or Cancellation Service. They are not in any particular order. An (*) just means that the minimums, at the time we checked are "standard" for their insurance policy, usually the more expensive policy.

AAA (Automobile Association of America) (<https://www.oregon.aaa.com/get-insurance/travel/>)

AIG Travel Guard (www.travelguard.com)

Allianz Global Assistance (www.allianztravelinsurance.com)

AXA Assistance USA (www.insuremytrip.com)

(*) CSA Travel Protection (www.insuremytrip.com)

(*) HTH Worldwide (www.hthtravelinsurance.com)

Insure and Go (www.insureandgousa.com)

(*) John Hancock Insurance Agency (www.travelinsurance.com)

(*) Nationwide (Prime) (travel.nationwide.com)

(*) Travelex (www.tripinsurance.com)

Travel Safe (www.travelsafe.com)

Once again, **PLEASE READ YOUR POLICY CONDITIONS before making ANY PURCHASES.** That may mean you will have to "click" on highlighted words in the offering.

The Portland Winterhawks Booster Club makes NO RECOMMENDATION or ENDORSEMENT of these or any other "travel insurance" agencies. You can check with the OREGON INSURANCE DIVISION (www.oregon.gov/dcbs/insurance/pages/index.aspx) to see if any complaints have been filed with these agencies, and what type of complaints.

Insurance Travel Tips provided by the Oregon Insurance Division

(http://www.oregon.gov/DCBS/Insurance/gethelp/Documents/guides/4845-16_travel-insurance.pdf) is attached to this document.