

AIG Travel Policy News

Fall 2021



New Lodging Expense Bundle

With the ever-changing landscape of travel, AIG Travel continues to strive to offer comprehensive travel insurance plans that ultimately provide your clients with a better experience. We are pleased to announce the addition of two Lodging Expense Bundles to our Enhancement Suite.

Lodging Expense Bundle¹: This optional bundle, which can be added to a travel insurance plan covering Medical Expense, Trip Interruption, and Trip Delay Benefits, may provide coverage for certain lodging expenses if your clients are not allowed to board a commercial aircraft back to the U.S. as a result of receiving a positive COVID test, subject to the terms and limitations of the insurance policy. This Bundle is only available for travelers to destinations outside of the U.S. other than Costa Rica.

- \$500 per person Lodging Coverage

Costa Rica Lodging Expense Bundle¹: This optional coverage is intended to satisfy a Costa Rica government entry requirement, for insured travelers to Costa Rica. Residents of U.S. states and the District of Columbia traveling to Costa Rica must secure and show proof of an active travel insurance program, which includes:

- Up to \$50,000 USD of Medical Expense Coverage
- Up to \$2,000 USD Accommodation/Lodging Coverage



Trip Saver

Every year, snowstorms, hurricanes and other unexpected events cause trips to be delayed, interrupted or cancelled completely. By purchasing Travel Guard's Deluxe and Preferred travel insurance plans, which include Trip Saver, your clients are receiving coverage that affords them the option to depart early due to covered, unforeseen events.

Trip Saver can benefit your clients if they are required to begin their trip up to three days sooner than originally anticipated, due to a covered unforeseen event.

Financial Default

Financial Default means the cessation or partial suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, by a tour operator, cruise line, airline, resort, rental company or other travel supplier.

When we receive any travel alerts, such as financial defaults, a notification is made available. You can view this list two ways:

- Visit our website <https://www.travelguard.com/help-center/alert-list>
- Right click on the ezTIPS® icon

Cancel for Any Reason (CFAR)

AIG Travel continues to offer a 50% CFAR optional upgrade to your travel insurance plan, with a benefit limit of up to \$25,000 per policy.

Requirements:

- Insure all prepaid, non-refundable trip costs
- Pay premium in full
- Trip is cancelled prior to departure

AIG TRAVEL RESOURCES

To read our COVID-19 Alert, request a refund/voucher or modify a policy, visit: <https://www.travelguard.com/travel-news/coronavirus-advisory>.

If you have any questions, contact your AIG Travel Sales Team: <https://advisors.travelguard.com/resources/meet-the-team>.

To learn about product information, best practices and more, visit the libraries in Advisor Academy: [Library 1](#), [Library 2](#), [Library 3](#).

¹ Insurance benefits will be included, if elected, and appropriate costs have been paid. Coverage is only available on the Deluxe and Preferred travel insurance plans. The optional lodging expense bundles currently are not available for New York residents. Please see brochures and Policy of Insurance for details.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms and conditions of this policy with those of your existing life, health, home and automobile insurance policies, as well as any coverage which may be available to you through your credit card program(s). If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard). California lic. no.0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, www.travelguard.com. CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer. Travel assistance services provided by Travel Guard.