

What is travel insurance?

Travel insurance is uniquely designed to cover the unexpected risks related to traveling. Most travel insurance plans designed for sale to leisure travelers include trip cancellation, trip interruption, baggage delay or lost baggage benefits along with travel and medical assistance services. Others may include accident and medical benefits as well. It is important to read the description of the plan offered to you before purchasing it in order to determine which plan is best for you.

Why should I buy travel insurance?

Most travel insurance plans provide benefits and services not typically available through your healthcare, homeowners or automobile insurance. These plans provide an affordable opportunity to insure yourself against certain risks likely to only occur while you are on a trip, or prior to it.

Won't my health insurance plan cover my trip?

Typically, health insurance provides for medical, surgical, hospital treatment or supplies. A few plans will provide emergency medical evacuations at least on a reimbursement basis. Nonetheless, healthcare plans are not geared to respond to individuals traveling away from their home or even out of their home country and will not provide referrals to local providers or help in obtaining necessary care while you are on a trip.

What does it cover?

Chubb's Travel Protection Plans cover the basics – trip cancellation, trip interruption, trip delay, baggage & personal effects, and medical expense. They also provide you with an opportunity to purchase optional benefits like expanded trip cancellation and interruption benefits, medical upgrades, auto rental collision damage benefits and high limit flight accident insurance. Please see our Coverage Overviews for a description of the benefits available with our plans.

What does Renters Collision Insurance Mean?

Collision damage waiver (CDW) or loss damage waiver (LDW) is optional insurance available to you when you rent a car. If you charge your rental car to your credit card you may also have this benefit through your card services. Buying CDW coverage can save you money if your rental car is damaged. If you do not purchase collision damage waiver coverage and something happens to your rental car, you could end up paying the rental car company a lot of money. The deductible on your rental car could be quite high – in some cases, well into the thousands of dollars – and you may also have to pay for "loss of use" of that car while it is being repaired. On the other hand, CDW coverage can be quite expensive. If you are only driving your rental car a short distance, buying CDW coverage might not be worthwhile – unless, of course, you get into an accident.

Doesn't my auto insurance cover car rental accidents?

Many car insurance plans cover collision damage to a rented car under their Collision and Comprehensive Coverage provisions. These benefits are usually subject to high deductibles.

The Car Rental Collision benefit included in your Chubb Travel Protection plan will pay up to a maximum benefit if your rental vehicle is damaged on a trip.

Is there anything excluded from coverage?

Yes. Please read the Coverage Overview carefully to understand what is NOT covered. You will find these exclusions listed as general exclusions. There may be additional exclusions that apply to specific benefits. These additional exclusions may be found in the evidence of insurance provided to you once you purchase a plan of insurance. You may cancel your insurance coverage for any reason during the initial “free look” period and your premium will be refunded to you. Please be sure to review your policy or certificate carefully as soon as you receive it.

When does my protection begin?

Pre-trip benefits and services like trip cancellation benefits and rebooking services begin as soon as you purchase the insurance plan. Other benefits including medical, accidental death and dismemberment, lost or delayed baggage go into effect at the start of your trip. That would be the departure date you enter during enrollment. Please note, if you do not purchase insurance within 15 days of your initial trip payment, certain benefits may not be available or may not cover any pre-existing conditions.

Why do I need to buy this insurance when I make the initial deposit on my trip?

Certain additional benefits and plan features are only available within 15 days of your trip purchase. These benefits include waiver of the pre-existing conditions exclusion, upgrading trip cancellation and trip interruption insurance to cover the financial default of your tour operator, or providing certain benefits on a primary basis. After 15 days these benefits are not available.

What is a pre-existing condition?

As used within the context of the Chubb Travel Protection insurance plans, a pre-existing condition is any injury, sickness or other condition that, within 90 days immediately before the effective date of your insurance either, a) first manifested itself, worsened, became acute or had symptoms that would have prompted a reasonable person to seek diagnosis, care or treatment; or b) for which care or treatment was given or recommended by a physician; or c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

What does Pre-existing Condition Exclusion Waiver mean?

If you purchase a Chubb Travel Protection Insurance plan within 15 days of purchasing your trip, this exclusion will be waived. This means there will be coverage for pre-existing conditions (as defined) where coverage would otherwise be excluded for these conditions.

Will I be able to cancel or change my insurance after I purchase it?

You will have a free look period once you receive your certificate of insurance or policy. During this time you may cancel your purchase and receive a full refund.

Will I be able to purchase this insurance at a later time?

You may choose to purchase a Chubb Travel Protection Insurance plan at any time prior to your trip departure date. However, it is important to note the additional benefits will not be included if you purchase this insurance more than 15 days after the date of your initial trip payment. Please read the Coverage Overviews carefully to understand how this may impact your coverage.

How will I know which plan is best for me?

If you are traveling outside of the country, you may want to protect your trip investment with the Choice Plan. This plan includes trip cancellation, trip interruption and missed connection benefits. It will respond with emergency medical benefits at the point of service if you are injured or became seriously ill while traveling. For shorter domestic trips, you may find the Essentials Plan provides the coverage you may need.

May I buy insurance for other people traveling with me?

You may purchase insurance for any person traveling with you and sharing your trip itinerary. Simply add the name, date of birth and trip cost for each of your traveling companions and you will receive a quote for this insurance.

What information will I need to purchase travel insurance?

You will need to provide certain personal information and trip details like: names of each traveler, dates of birth, your state of residency, trip dates, destinations, the name of your travel agent, total trip cost, and if there are additional travelers, how the cost of the trip breaks down per person.

How do I complete the information to get a quote?

You may request a quote through your Travel Agent or by calling Chubb's Travel Protection Call Center 844-825-2264.

What if I'm traveling to more than one location?

The application process provides for only one destination. If you are traveling to more than one destination, you may enter your first stop or any other destination on your itinerary. There is no need to break down your trip for each destination.

How do I break down the trip costs for multiple travelers?

Claims for trip costs are based on the costs entered on your application for each traveler. If there is not a distinct cost for each traveler, you may divide the total cost of the trip by the number of travelers and list the resulting cost for each traveler.

What if I don't know which airline I will be flying?

If you are traveling on multiple airlines you may enter the name of the airline for the first leg of your trip. If you are not yet sure which airline you will be traveling you may leave this field blank.

What are travel assistance services?

Chubb's Travel Protection Assistance Services provides travelers with 24/7 access to a multi-lingual emergency response center to help you when you are traveling away from home. Services include Concierge, Medical, Personal, Travel and Security services.

Who do I call in an emergency?

Call Chubb's Travel Protection Call Center from 8am to 8pm Eastern. You will be transferred immediately to our Emergency Response Center during business hours for emergency service. In an emergency during non-business hours, you may contact our Emergency Response Center directly.

What are Concierge Services?

Concierge services are personal services provided to help you relax and enjoy your trip. Whether the occasion calls for travel planning, dining reservations, shopping services, tee-time reservations, renting a car, or access to special events or unique, hard-to-find items, our Concierge Consultants can handle your requests... around the world and around the clock.

How do I get copies of my insurance documents?

Once you complete your purchase you will receive a confirmation email including your policy number, Coverage Overview and Confirmation Statement. You may go online to access your insurance documents including your Travel Assistance ID Card, Policy or Certificate of Insurance, and a claim form if needed.

How do I cancel my policy?

You may cancel your policy prior to your trip departure date by contacting our Chubb's Travel Protection Call Center.

Will I get my money back if I cancel coverage?

If you cancel your coverage within the Free Look Period your premium will be fully refunded.

What if my trip is cancelled or postponed?

If your trip is cancelled you may be eligible to receive a benefit. Contact the Chubb Travel Protection Call Center as soon as possible to file a claim.

How do I file a claim?

You may call the Chubb Travel Protection Call Center to report a loss, get help with submitting a claim or check on the status of a claim you have already submitted. Claim forms are available online at www.chubbtravel.com/selfservice

Where can I get a claim form?

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What do I do if I am having difficulty navigating the website?

You may call the Chubb Travel Protection Call Center at 844-825-2264 for assistance.

What makes Chubb's Travel Protection Plans the best buy?

Chubb is a premier global underwriter of travel insurance and travel risk programs covering individuals around the world. Our travel programs are especially designed to provide you with travel related benefits not typically covered by other insurance plans you may have. Chubb's comprehensive travel services are available to help you plan your trip and to help keep you informed and able to respond to unexpected events that may occur while you are traveling.