



Your vacation may have taken months to plan. Insure your investment for non-refundable losses with a travel insurance policy. Let us know if your travel plans are domestic or international, as some policy exclusions may apply.

The Basics

No travel policy can guarantee your safety when you're traveling, but knowing you're covered for medical emergencies or the loss of personal property may help you relax and enjoy your vacation.

In addition to a travel policy, cruise and tour operators may offer cancellation waivers. Keep in mind that waivers aren't insurance policies and aren't regulated. Read all of the restrictions before you buy a cancellation waiver.

Lawrie Insurance Group
105 Main St E 14th Floor

Hamilton, ON
L8N 1G6

Tel: (800) 661-1518
www.lawriegrup.com

TRAVEL INSURANCE

Travel insurance can protect against possible financial losses if you are forced to cancel, delay or interrupt your vacation. Lawrie Insurance Group can help!



What is travel insurance?

Travel insurance can protect against the loss of non-refundable travel costs, such as airfare, hotel and tour expenses. Some types of travel insurance offer protection against losses that may occur due to medical emergencies, damage to personal property and even death.

Major Types of Travel Insurance

Trip Cancellation/Delay/Interruption Insurance

- Trip cancellation: Reimburses you for pre-paid travel expenses if you aren't able to take your trip because you or a family member becomes ill or dies.
- Travel delay: Reimburses you for pre-paid expenses if you aren't able to take your trip because of a travel delay, such as a flight delay or cancellation.
- Trip interruption: Reimburses you for pre-paid expenses if your trip is cut short because you or a family member becomes ill or dies, or because of any other misfortune listed in the policy. Covered reasons might include bad weather, airline strikes, terrorism, jury duty or fire or flood damage to your home.

Medical/Accidental Death Insurance

- Medical/health: Reimburses you for medical and emergency dental expenses that you have because of an illness or injury while you're traveling.
- Medical evacuation: Provides emergency transportation to take you either to a hospital in the geographic region where you are or for transportation back to a hospital near your home.
- Accidental death: This coverage is usually split into three parts:
 1. Air flight accident: Covers death or dismemberment during flight only.
 2. Common carrier: Covers death or dismemberment while traveling on public transportation.
 3. Accidental death: Covers death or dismemberment at any time during a trip.

Baggage/Rental Car Damage Insurance

- **Baggage loss:** Reimburses you for lost, stolen or damaged personal items. This usually doesn't cover personal items that may be lost or damaged by an airline. If you buy baggage insurance, be sure to review the policy for the list of property that wouldn't be covered.
- **Rental car damage:** Reimburses you for damage or loss to a rental vehicle. If you have this coverage you may decline the "collision damage waiver" that rental car companies offer. This coverage doesn't provide liability protection.

Call us today at (800) 661-1518 to learn more about our travel coverage options.



Disclaimer: This brochure is provided for informational purposes only. The information provided herein is not intended to be exhaustive, nor should it be construed as advice regarding coverage. Eligibility for coverage is not guaranteed and all coverages are limited to the terms and conditions contained in the applicable policy. © 2008, 2013, 2016 Zywave, Inc. All rights reserved.