



Hurricanes and Travel Insurance Plans FREQUENTLY ASKED QUESTIONS

Smart travelers know to expect the unexpected. The Atlantic hurricane season runs from June 1 to November 30 and for those planning to visit hurricane-prone destinations for some sun and sand, travelers should be prepared for the “what ifs” that come along with traveling this time of year. Whether you plan on booking a resort in Jamaica, a cruise through the Bahamas or a hotel off the Gulf Coast it is important to learn how a travel insurance plan can help if a hurricane affects your travel plans.

Does a Travel Guard® travel insurance plan cover hurricanes?

A. Generally, yes. In the event of a covered hurricane or other certain unforeseen severe weather, travel insurance may provide coverage under the Trip Cancellation and Interruption and Travel Delay benefits (the policy must be purchased before the storm was named). If your trip is cancelled for a covered reason, we may reimburse for the pre-paid and non-refundable trip costs up to the limit of coverage, subject to the terms of the insurance policy. The Trip Delay benefit can cover reasonable additional expenses incurred if your trip is delayed five or more hours due to covered reasons.

Can I buy a travel insurance plan that covers losses for a hurricane after the hurricane is named?

A. To have coverage available under the plan for that hurricane, a travel insurance plan must be purchased 24 hours prior to when the hurricane has been named. Once a hurricane has been named, Trip Cancellation and Interruption losses resulting from that hurricane are excluded from the coverage of the policy.

I'm worried that a predicted storm's path will be too close to the location of my upcoming vacation; can I cancel and be reimbursed for my trip costs?

A. If the storm prevents your travel or directly affects your accommodations, you may be entitled to Trip Cancellation or Trip Interruption benefits. If you choose to cancel a trip based on what you think might happen, this is not considered a covered reason under most of our insurance plans. If you purchased the “Cancel for any Reason” option, you may be reimbursed for up to 50% of your total trip cost depending on the plan purchased.

What should I do if my trip is impacted by inclement weather?

A. If you are currently traveling and inclement weather is impacting your trip, either preventing you from returning home or causing you to leave early, you can call us any time and our specially trained representatives can help you find a way home. Our representatives can help with 24/7 assistance services such as rebooking flights or hotels to help get you safely home.

Some of our products offer enhancement coverage, such as **Trip Saver** and **Trip Exchange**.

The **Trip Exchange** option includes coverage up to 50% of the Insured's trip cost. If a hurricane recently hit the destination you are traveling to, you could transfer your trip to another destination/region away from where you were originally going. This coverage can help reimburse the difference in cost between the original reservation and new one, change fees paid to transfer the reservation, cancellation penalties and the cost of your original travel insurance plan.

The **Trip Saver** option includes coverage up to \$2,500 per insured person that may cover additional costs associated with departing up to three days earlier to “save” your trip, such as air ticket change fees, transportation, meals and hotel costs.

Contact your travel advisor or AIG Travel at 1.800.826.1300 to learn why packing a Travel Guard travel insurance plan can help you enjoy your vacation with confidence.

To learn more about hurricanes and hurricane preparedness visit the National Hurricane Center www.nhc.noaa.gov.