

CHUBB®

# Travel 365

Leisure Travel Plans for US Residents



# Travel With Confidence – Wherever Your Journey Takes You

*Sickness, injuries, and other emergencies are facts of life. When you're away from your customary medical and informational resources, even minor situations can become more intense. You can travel confidently, no matter where you are or what you need, when you have the right plan in place.*

Travel 365 helps provide solutions and insurance protection for the “what ifs” of modern travel.



## Comprehensive

You're covered 24 hours a day, 365 days a year during any leisure travel.



## Innovative

Coverages and integrated services offer a tailored solution to meet your unique needs.



## Seamless

One annual premium covers travel throughout the year; there's no need to activate on a trip-by-trip basis.

## Be Prepared for the Unexpected

You've put a lot of thought into planning and preparation for your travels, but what if...



### **Your travel plans are cancelled or interrupted?**

Our plans provide reimbursement for forfeited, pre-paid non-refundable trip costs and additional covered transportation expenses for trips that are cancelled or interrupted due to a covered unforeseen event.



### **Your travel is delayed, preventing you from returning home and requiring additional accommodations?**

Our plans reimburse for reasonable additional expenses incurred until travel becomes possible to the originally scheduled destination, if your trip is delayed 5 consecutive hours due to a covered unforeseen event.



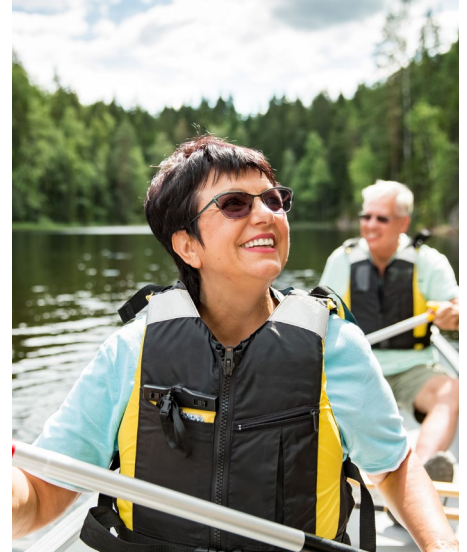
### **Your baggage is delayed and you need to purchase essential items?**

We can help reimburse you for the purchase of necessary personal effects if your baggage is delayed or misdirected for more than 12 hours while on a trip.



### **Your travel is disrupted due to a sickness or injury and you need to seek medical attention?**

We provide coverage for reasonable and customary charges if you suffer an injury or sickness requiring you to be treated by a physician while on a trip.



Travel 365 provides reassurance that our team will be there to help if any of these incidents occur. We designed our plans to cover the unexpected risks related to traveling. Contact your insurance broker for a quote.

For coverage questions, contact our Travel 365 Customer Service Center at +1-844-825-2264.

# Coverage Overview



Standard Plan Benefits	Travel 365 Basics	Travel 365 Essentials	Travel 365 Choice
Trip Cancellation	N/A	100% of Trip Costs (\$2,500 maximum)	100% of Trip Costs (\$5,000 maximum)
Trip Interruption	\$1,000	100% of Trip Costs (\$2,500 maximum)	100% of Trip Costs (\$5,000 maximum)
Trip Interruption – Return Air Only	Included in Trip Interruption	Included in Trip Interruption	Included in Trip Interruption
Trip Delay	\$750 (\$150 per day)	\$1,000 (\$150 per day)	\$1,500 (\$150 per day)
Missed Connection	N/A	\$500	\$1,000
Baggage & Personal Effects	\$1,500	\$2,000	\$2,500
Baggage Delay	\$300 (\$150 per day)	\$500 (\$250 per day)	\$1,000 (\$250 per day)
Accident & Sickness Medical Expense*	\$25,000	\$50,000	\$100,000
Emergency Evacuation & Repatriation of Remains	\$250,000	\$500,000	\$1,000,000
Accidental Death & Dismemberment	\$10,000	\$50,000	\$100,000
Car Rental Collision Coverage**	N/A	\$35,000 maximum (\$250 deductible)	\$35,000 maximum (\$250 deductible)
Security Evacuation	\$25,000	\$50,000	\$100,000
Assistance Services	Included	Included	Included

\*Trip must be overnight and Destination must be at least 100 miles from the Insured's Primary Residence.

\*\*For New York residents only: Car Rental Collision Coverage is not available.

Coverage limits and rates are per person. All coverages are aggregate amounts for the annual term. Coverage may vary by state. Plans are not available for travelers over the age of 80 years old; plans do not include Financial Default benefit. A covered trip cannot exceed 60 days in length. (For New York residents, a covered trip cannot exceed 30 days in length.)



Chubb Travel Assistance provides 24/7 assistance to help you navigate emergencies and manage your travel risk during a trip.

Our experts have 60+ years of experience in providing best-in-class assistance, from medical coordination to destination-based intelligence and even security evacuations.



### **Medical Assistance**

Provides medical monitoring; doctor, hospital, dentists and clinic referrals; replacement of eyeglasses or medication; emergency medical transportation or medical evacuation; return of dependent children; dispatch of doctor or specialist when needed; assistance for traveling companion; escort transportation; repatriation of remains.

### **Travel Assistance**

Provides emergency message relay to relatives, friends and business associates; emergency cash; legal and bail assistance; emergency travel arrangements; location of lost or stolen documents and articles; assistance with foreign language and interpretation problems.

### **Personal Assistance**

Provides travel advisories for travel destinations; visa, passport and inoculation requirements; cultural information; embassy and consulate referrals; foreign exchange rates; temperature and weather conditions.

### **Security Assistance**

Provides on the ground security assistance in the event of a potentially life-threatening military or political situation while traveling or studying abroad and access to a crisis hotline and security assistance center to discuss any safety concerns about travel locations or to secure immediate assistance while traveling.



# Coverage Details

## Trip Cancellation and Interruption Coverage

Reimburses if an Insured cancels their Trip, or is unable to continue their Trip due to any of the following unforeseen events:

- Sickness, Injury, or death of an Insured, Family Member, Traveling Companion, Business Partner, or Host at Destination;
- Sickness or Injury of an Insured, Traveling Companion, or Family Member traveling with the Insured must be so disabling as to reasonably cause a Trip to be canceled or interrupted or which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing continued participation in the Trip;
- Sickness or Injury of a Family Member not traveling with the Insured must be because their condition is life-threatening, as certified by a Physician, or they require the Insured's immediate care. Such disability must be so disabling as to reasonably cause a Trip to be canceled or interrupted and must be certified by a Physician;
- Sickness or Injury of the Business Partner must be so disabling as to reasonably cause the Insured to cancel or interrupt the Trip to assume daily management of the business. Such disability must be certified by a Physician;
- Sickness, Injury, death, or hospitalization of the Insured's Host at Destination. A Physician must certify the Sickness or Injury;
- Inclement Weather causing delay or cancellation of travel;
- Strike causing complete cessation of travel services at the point of departure or Destination;
- The Insured's Primary Residence being made Uninhabitable or inaccessible by Natural Disaster, vandalism, or burglary;
- The Insured's Destination being made Uninhabitable or inaccessible by flood, tornado, earthquake, volcanic eruption, fire, wildfire, or blizzard that is due to natural causes;
- The Insured or Traveling Companion is subpoenaed or required to serve on a jury;
- The Insured or Traveling Companion is called to active military service or military leave is revoked or reassigned;
- Terrorist Incident in a City listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival;
- The Insured and/or Traveling Companion is directly involved in or delayed due to a traffic accident, substantiated by a police report, while en route to the Insured's Destination;

- A named hurricane causing cancellation or interruption of travel to the Insured's Destination that is Inaccessible or Uninhabitable. Claims are not payable if a hurricane is foreseeable prior to the Insured's effective date. A hurricane is foreseeable on the date it becomes a named storm. The Company will only pay the benefits for Losses occurring within 30 days after the named hurricane makes the Insured's Destination Uninhabitable or Inaccessible;
- The Insured or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to the Departure Date. No coverage is provided for Felonious Assault committed by another Insured, Family Member, Traveling Companion, or Traveling Companion's Family Member; or
- The Insured's or Traveling Companion's company is deemed to be unsuitable for business due to burglary, or Natural Disaster and the Insured or Traveling Companion is directly involved as a Key Employee of the disaster recovery team.



## Trip Delay Coverage

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Reimburses for reasonable additional expenses incurred until travel becomes possible to the originally scheduled destination, if your trip is delayed 5 or more consecutive hours for one of the following unforeseen events:

- Common carrier delay;
- The Insured's or traveling companion's lost or stolen passports, travel documents, or money;
- Reasons listed (above) under Trip Cancellation and Interruption benefits

## Missed Connection Coverage

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Reimburses for unused, non-refundable, pre-paid trip payments or additional transportation expenses incurred if you miss a trip departure because of a delay or cancellation of 3 or more consecutive hours due to inclement weather or a common carrier caused delay.

# Coverage Exclusions\*



This plan does not cover any loss caused by or resulting from: intentionally self-inflicted Injury, suicide, or attempted suicide of the Insured while sane or insane (this exclusion does not apply to any medical benefits); Normal Pregnancy or Childbirth, other than Unforeseen Complications of Pregnancy, or elective abortion of the Insured, a Traveling Companion, or a Family Member; participation in professional athletic events, motor sport, or motor racing, including training or practice for the same; mountaineering where ropes or guides are normally used and specialized equipment is necessary for the ascent or descent of a mountain. Specialized equipment includes but is not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment; war or act of war, whether declared or not, participation in a civil disorder, riot, or insurrection; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter company; commission of or attempt to commit a felony by the Insured; Mental, Nervous, or Psychological Disorder (this exclusion does not apply to any medical benefits); if the Insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a Physician or intoxication above the legal limit; any Loss that occurs at a time when this coverage is not in effect; traveling for the purpose of securing medical treatment; any Trip taken outside the advice of a Physician.

## Pre-existing Medical Condition Exclusion

The Company will not pay for any loss or expense incurred as the result of an Injury, Sickness, or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, Business Partner, or Family Member which, within the 90-day period immediately preceding and including the Insured's coverage

effective date: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care, or treatment; (b) for which care or treatment was given or recommended by a Physician; (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.

## Trip Cancellation and Trip Interruption Exclusions

Unless otherwise provided by this plan, Benefits will not be provided for any loss resulting (in whole or in part) from: travel arrangements canceled by an airline, Cruise line, or tour operator, except as provided elsewhere in the plan; changes in plans by the Insured, a Family Member, or Traveling Companion, for any reason; financial

\*Exclusions vary for New York residents.



circumstances of the Insured, a Family Member, or a Traveling Companion; any government regulation or prohibition; an event which occurs prior to the Insured's coverage Effective Date; failure of any tour operator, Common Carrier, person, or agency to provide the bargained-for travel arrangements or to refund money due the Insured.

### **Baggage & Personal Effects and Baggage Delay Exclusions**

Benefits will not be provided for any Loss, or damage to, caused by, or resulting in whole or in part from: animals, rodents, insects, or vermin; bicycles (except when checked with a Common Carrier); motor vehicles, aircraft, boats, boat motors, ATVs, and other conveyances; artificial prosthetic devices, false teeth, any type of eyeglasses, sunglasses, contact lenses, or hearing aids; keys, notes, securities, accounts, currency, deeds, food stamps, bills, or other evidences of debt, or tickets; money, stamps, stocks and bonds, postal, or money orders; property shipped as freight, or shipped prior to the Departure Date; contraband, illegal transportation or trade; items seized by any government, government official, or customs official; defective materials or craftsmanship; normal wear and tear; deterioration.

### **Car Rental Collision Coverage Exclusions\***

Coverage is not provided in whole or in part for any loss to, or due to: the Insured or his/her Traveling Companion violating the rental agreement; rentals of trucks, (not including jeeps or SUVs) campers, trailers, off-road vehicles, or Exotic Vehicles; any obligation the Insured or his or her Traveling Companion assumes under any agreement except insurance collision Deductible; failure to report the Loss to the proper local authorities and the rental car company; damage to any other vehicle, structure, or person as a result of a covered Loss; participation in contests of speed, motor sport, or motor racing including training or practice for the same; driving under the influence of alcohol; being under the influence of drugs or intoxicants, unless prescribed by a Physician; war or act of war, whether declared or not, the Insured's participation in a civil disorder, riot, or insurrection.

\*Car Rental Collision Coverage is not available to residents of New York.

### **Accident Sickness Medical Expense Exclusions**

Unless otherwise provided by this plan, Benefits will not be provided for the following: routine physical examinations; mental health care; replacement of hearing aids, eye glasses, contact lenses, and sunglasses; routine dental care; any service provided by the Insured, a Family Member, or Traveling Companion; alcohol or substance abuse or treatment for the same; Experimental or Investigative treatment or procedures; care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection, or disease; coverage for Trips less than 100 miles from the Insured's Primary Residence.

### **Accidental Death and Dismemberment and Flight Accident Exclusions**

Benefits will not be provided for the following: loss caused by or resulting directly or indirectly from Sickness or disease of any kind; stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.



# CHUBB®

Presented by:

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