



Travel Programs



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Virginia Surety Company, Inc. is a leading provider of travel protection coverage for cruise lines, students, au pairs, resorts, tour operators, financial institutions and individual travelers. With an AM Best rating of A- and over 20 years of serving the travel industry, we have the experience and capability to address and build programs meeting the needs of our clients and travelers.

We provide the various benefits 24 hours a day, 7 days a week insuring safety and security to travelers.

**VIRGINIA
SURETY**
COMPANY, INC.


the warranty group®

TRAVEL SERVICES

Your customers can benefit from the security and safety offered through our Travel Service benefits. If they become sick, injured or delayed prior to their trip, they may be covered for travel expenses.

Trip Cancellation

Travelers will be reimbursed for unused, non-refundable cancellation charges imposed by the travel group and/or airfare cancellation charges for flights joining or departing traveler's land arrangements due to sickness, accidental injury or death.

Trip Interruption

The traveler will be reimbursed for unused, non-refundable travel arrangements prepaid to the travel group and/or the airfare paid, less the value of applied credit from an unused return travel ticket, to return home or to the region the land/sea arrangements were made due to sickness, accidental injury or death.

Trip Delay

The traveler will be reimbursed on a one-time basis if they are delayed en route to or from a trip for a pre-determined number of hours, due to a hazard.



AWAY FROM HOME

Your customers can benefit from the security and safety offered through our Away From Home benefits. If they are in a vehicle accident while traveling, they may be covered for travel expenses.

If a customer is traveling by vehicle, over 100 miles from their primary residence and is in a collision with another vehicle or object that causes the vehicle to become unable to be driven, they will be reimbursed for the following Trip Interruption Expenses which include and are limited to a pre-determined benefit amount:

- The actual cost for overnight hotel stay and meal costs incurred.
- The actual cost charged by the rental agency for the rental of a private passenger vehicle.
- The actual cost charged by a car shipping service to transport the vehicle back to the permanent residence.
- The actual cost for land or air transportation to return to the permanent residence.

TRAVEL ACCIDENT INSURANCE

Your customers can benefit from the security and safety offered through our Travel Accident benefit if they become injured or there is a loss of life during their trip.

The traveler is automatically covered when the entire common carrier fare is charged to a credit card which includes Travel Accident Insurance coverage. This benefit provides the insured a pre-determined benefit amount for accidental loss of life or permanent bodily dismemberment while on a trip.

TRAVEL SERVICES

Your customers can benefit from the security and safety offered through our Baggage Delay and Personal Effects Service benefits. If their checked baggage is delayed, lost or stolen, they may be eligible for this coverage.

Baggage Delay

The traveler will be reimbursed for the expense of necessary personal effects subject to a maximum limit. If the traveler's checked baggage is delayed or misdirected by a common carrier more than 24 hours from the time the traveler arrives at the destination stated on the traveler's ticket (other than the traveler's final destination) until the time it arrives.

Baggage/Personal Effects

The traveler will be reimbursed for a documented loss, theft or damage to baggage and personal effects. The baggage and personal effects must be owned by and accompany the traveler during the trip. The baggage must be checked by the traveler on a licensed common carrier.



HOTEL/MOTEL BURGLARY

Your customers can benefit from the security and safety offered through Hotel/Motel Burglary. If they become a victim of theft, they may be eligible for coverage.

The traveler will be reimbursed up to a pre-determined amount, per incident, actually spent to replace personal property that was lost as a result of a burglary from the traveler's hotel or motel room. Reimbursement will be on an actual cash basis and excess over and above any amount due from any other insurance or any other form of reimbursement payable by those responsible for the loss.

STUDENT/AU PAIR TRAVEL PROGRAM

Students can benefit from the security and safety offered through our Accident and Sickness Medical Expense benefits. If they become sick or injured they may be covered for their medical costs along with assistance services while traveling.

Foreign students and/or Au Pair's traveling to the U.S. or U.S. students traveling to foreign countries are covered under these programs. Students are covered for the academic year and semester period.

Coverage includes: Program Fee Refund, Return Airfare Expense, Accidental Death and Dismemberment, Medical Expense and Lost or Delayed Baggage/Personal effects.

EMERGENCY EVACUATION/REPATRIATION ASSISTANCE

Your customers can benefit from the security and safety offered through Travel Assistance Services. If they need emergency assistance while on a trip, they may be eligible for assistance coverage.

Coverage provides the traveler with emergency evacuation, medically necessary repatriation and return of remains when an insured needs to be transported due to a medical condition which cannot be properly treated at the traveler(s) location while on a trip. Other services include but are not limited to Medical and Legal Assistance, Emergency Cash, Pre-Trip and Message Assistance



ACCIDENT AND SICKNESS MEDICAL EXPENSE

Your customers can benefit from the security and safety offered through our Accident and Sickness Medical Expense benefits. If they become sick or injured while on a trip, they may be covered for medical costs.

The traveler will be reimbursed for reasonable and customary charges subject to any deductible, for medical expenses incurred for the treatment of any injury or sickness during the trip. Benefits are subject to pre-determined limits.

TICKET PROTECTOR

Your customers can benefit from the security offered through our Ticket Protector benefit which reimburses them if they become sick or injured and are unable to attend an event.

Customers who purchase nonrefundable tickets for entertainment, theatrical and recreational events shall be reimbursed for the cost of the unused tickets should the ticket holder miss the event due to sickness, accidental injury or death of the ticket holder(s) or;

The ticket holder is directly involved in a traffic accident while en route to the event or;

The ticket holder's public transportation (including airlines, train, bus, and subway) is delayed for any reason or:

The ticket holder is unexpectedly called out of town (more than 100 miles from home or the event) which requires an overnight stay and prevents the ticket holder from using the ticket.

**VIRGINIA
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The coverages described in this brochure are insured through an insurance policy issued by Virginia Surety Company, Inc. Exclusions and limitations apply. For complete details contact Virginia Surety Company, Inc. at the address or phone number listed above.



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