



## **The Friendship Force Travel Protection Plan**

(underwritten by Nationwide)

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# **Answers**

## GENERAL SECTION ANSWERS

- [What does the travel insurance plan cover?](#)

The travel insurance plan includes pre-trip cancellation protection and coverage while you are traveling on your Journey, including:

### Trip Cancellation and Trip Interruption

If you must cancel or interrupt your Journey for a covered reason, the travel insurance plan provides coverage. You will be reimbursed up to your total trip cost for a trip cancellation and receive up to 150% of your trip cost for a trip interruption. Covered reasons include sickness, injury or death to you, a traveling companion or an immediate family member. Additional covered reasons for cancellation include subpoena, having a homemade uninhabitable by a natural disaster, hijacking, quarantine and being involved in a documented traffic accident en route to departure. Please refer to the Certificate/Policy of Insurance for full details. Please note that the trip cancellation insurance will not provide coverage if the tour provider cancels the trip. It is expected that the tour company would provide reimbursement or alternate arrangements.

### Trip Delay

If you should miss the departure of the airplane due to bad weather or other covered reasons, the program reimburses you for additional accommodations, meals and "catch up" transportation expenses.

### Medical Protection

If you become ill or are injured while on your trip, the travel insurance plan will cover up to \$50,000 in medical expenses.

### Emergency Evacuation and Repatriation of Remains

If an injury or illness requires emergency medical transportation to the nearest appropriate medical facility, the program will pre-pay up to \$250,000 for covered transportation expenses.

### Baggage Protection

Reimburses expenses up to \$1,000 for the covered loss, damage, or theft of baggage and/or personal effects during or while in transit to or from your destination. This benefit also includes baggage delay protection, covering you for the purchase of necessary items (up to \$200) in the event your luggage is delayed by a common carrier for more than 24 hours en route to the destination.

### 24-Hour Worldwide Emergency Assistance

24-hour emergency telephone assistance hotline for medical and travel-related problems ranging from cash transfer, legal, dental, or medical referral, lost travel documents assistance as well as medical consultation and monitoring.

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- **What if I know that I have a pre-existing medical condition, why should I bother purchasing Friendship Force's protection?**

Even if you have a medical condition that has been unstable in the 60 days prior to Plan purchase, you should still consider enrolling in this protection because you can waive the pre-existing condition exclusion by simply enrolling in the plan and paying for it within 15 days of your initial trip payment. Doing so will remove the exclusion from the plan so that even pre-existing medical conditions can be covered. So long as you are medically able to travel at time of purchase, waiving the pre-existing condition exclusion is the easiest way to alleviate doubt as to chronic medical conditions.

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- **Will my home, renter's, credit card, or health insurance policies cover my Journey?**

Due to territory restrictions, many other insurance policies may not offer any coverage while you travel. Still others may offer partial protection, but due to benefit limits, co-insurance and deductibles, you may not be reimbursed for the full amount incurred.

Most people do not have any insurance coverage at all if they must cancel their trip. The travel insurance plan has a wide range of travel benefits that credit card, homeowners and renters insurance policies most likely do not offer. Most health insurance policies (Medicare, certain HMOs, etc.) do not pay for transportation charges due to medical emergencies.

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- [Is there help while I'm traveling on my Journey?](#)

One of the valued benefits offered in the travel insurance plan is the 24 Hour Emergency Assistance Service. On Call International is a leader in this field. With On Call International you have access to the services of a highly trained, multi-lingual staff around the clock to assist you with such emergencies as cash transfers, lost documents, medical or legal monitoring or referrals. They are also equipped to respond to many unexpected circumstances, such as providing potentially costly air ambulance transportation in medical emergencies. If an emergency should arise during your Journey, call On Call International immediately and give the details of your problem or medical emergency.

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- [Where can I call for more information?](#)

Please call Allison Lindsey at Friendship Force International for more information.

Allison Lindsey

PH: +1 404-965-4342 or Email: [allison@friendshipforce.org](mailto:allison@friendshipforce.org)

You may also call Co-ordinated Benefit Plans, the plan administrator, with questions regarding the Travel Protection Plan. You may send a fax or if you prefer send an E-mail message, as their Customer Service representatives will be happy to assist you.

Co-ordinated Benefit Plans

PH: 1-866-223-4772

Fax: 800-560-6340

Email your information to: [Team1@cbpinsure.com](mailto:Team1@cbpinsure.com)

Reference Plan #: NW0077

Office Hours:

Monday, Tuesday, Wednesday, Friday – 8:30am-5:00pm (EST)

Thursday - 9:30am – 5:00pm (EST)

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## ENROLLMENT SECTION ANSWERS

- When does coverage go into effect and will it cover me for the entire length of my trip?

The Trip Cancellation coverage takes effect upon receipt of payment for the plan cost. All other benefits will take effect at 12:01 A.M. on your scheduled departure date and location. Your coverage will remain valid until 11:59 P.M. of your scheduled completion date or your return to your origination point, whichever is earlier. Please see the Certificate/Policy of Insurance for detailed information.

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## CLAIMS SECTION ANSWERS

- What happens if I need to cancel my Friendship Force Journey or private trip?

Please contact Friendship Force and the plan administrator as soon as possible in the event of a claim. Co-ordinated Benefit Plans will then forward you the appropriate claim form in order to file a claim.

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- What if bad weather is predicted where I plan to travel? Will the travel insurance plan cover me if I cancel my participation in the Journey or scheduled trip?

Please note that there is no coverage for trip cancellation in the event of inclement weather (actual or predicted). However, in the event that inclement weather causes a delay in your arrival to the destination or on your return home, coverage is provided under the Trip Delay benefit.

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- How do I get reimbursement if my bags and/or personal items are damaged/stolen/lost while I am traveling?

First, obtain verification from the appropriate authority to whom you reported the loss (for example, airport representative, police, etc.). Also be sure to save any store receipts you may have for the original purchases. Upon your return home, simply request a claim form by calling Co-ordinated Benefit Plans. You will be asked to complete the form and submit copies of this information along with your claim form, in addition to any response you may have received from your homeowners or renters insurance. You will be reimbursed for items damaged/stolen/lost while traveling up to \$1,000. The baggage portion of the program will also reimburse the cost of repair or replacement for the

luggage and covered contents inside the luggage.

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- If I incur medical expenses during my trip, should I submit them to my health insurance company first?

Yes. The Accident and Sickness Medical Expense portion of the travel insurance plan is excess of all other valid and collectible insurance. This protection provides reimbursement, up to the maximum shown on the schedule of coverage, for all covered medical expenses not covered under your regular health insurance policy. Insurance will provide reimbursement to you for deductibles and co-pays that may be imposed by your health insurance. Please see the Certificate/Policy of Insurance for a complete definition of covered medical expenses.

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- How do I file a claim? How long does it take to receive my money back?

In the event of a claim please contact Co-ordinated Benefit Plans, our Plan Administrator, at 1-866-223-4772 between Monday – Friday 9:00 am to 5:00 pm EST (please note after 9:30 am on Thursday). Also, you may send an e-mail message to: [Team1@cbpinsurance.com](mailto:Team1@cbpinsurance.com)

If you plan to cancel your Journey due to a covered reason please call Co-ordinated Benefit Plans immediately to initiate the claims process and to avoid additional expenses due to late notification. Please also notify Friendship Force International by e-mail: [allison@friendshipforce.org](mailto:allison@friendshipforce.org)

Please note that you may want to have a copy of your travel details handy when you call, as there are some details that will be needed in order to initiate your claim. This information includes your travel dates, date of cancellation, the Friendship Force confirmation or reservation number (available from Allison Lindsey at Friendship Force International), and some brief information regarding your reason for cancellation, or other type of loss (i.e., trip delays, baggage loss or delay, medical claims, etc.).

Claim forms will be mailed to you within two to three business days. For covered emergencies during your trip which require evacuation or interruption, promptly call On Call International, the assistance company, with your policy number and emergency details.

Once Co-ordinated Benefit Plans receives full documentation, payment for a covered claim can be generated within 7 – 10 business days.

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- [How do I check on the status of my claim?](#)

To check the status of your claim you can contact Co-ordinated Benefit Plans at 1-866 223-4772.

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## DEFINITIONS/EXCLUSIONS SECTION ANSWERS

- [Who is a covered "Immediate Family Member" under the Travel Protection Plan?](#)

Our definition of immediate family is quite broad. It's not just family members who reside with you. Instead, immediate family includes: mother, father, grandmother, grandfather, brother, sister, brother-in-law, sister-in-law, aunts, uncles, nieces, nephews among others. See the Definitions section of the Certificate/Policy of Insurance for a full listing.

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- [What are the Covered Medical Expenses if I become sick or injured while on my Friendship Force Journey or private trip?](#)

The travel insurance plan provides coverage for a vast array of medical expenses which could be incurred as a result of a sickness or injury. The program provides Accident and Sickness Medical Expense benefits for necessary services and supplies which are recommended by the attending physician. Covered Medical Expenses include the services of a legally qualified physician, surgeon, graduate nurse, osteopath; charges for hospital confinement and use of operating rooms; charges for anesthetics (including administration); x-ray examinations or treatments and laboratory tests; ambulance service; drugs, medicines, and therapeutic services and supplies.

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- [Are there exclusions?](#)

In order to provide this package of benefits, certain restrictions do apply. For example, the program does not provide duplicate payments if there are other sources of reimbursement available. Exclusions are standard in virtually every travel insurance product. Please see the Description of Coverage for a full list of exclusions.

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