



Pre-existing medical condition coverage

The Travelex Ultimate travel protection plan can help cover pre-existing medical conditions so you can travel confidently.



What can I expect with my coverage?

Living with chronic pain or long-term health conditions can be difficult, but traveling with pre-existing conditions doesn't need to complicate your trip. With Travelex's pre-existing conditions exclusion waiver, your policy can provide financial and medical protection should a pre-existing issue cause complications while you're away from home.

What is a pre-existing medical condition?

A pre-existing medical condition is an injury, sickness, or other condition of you, a traveling companion, or a family member traveling with you for which they have received a recommendation for, or received a diagnostic test, examination, medical treatment, or prescription for drugs or medicine within the look-back period¹ immediately preceding your plan purchase date.

How do I receive a pre-existing medical condition exclusion waiver?

If you have a pre-existing medical condition, you may be eligible for a pre-existing medical condition exclusion waiver if you meet the following criteria:

- The full trip cost must be insured.
- You must be medically able to travel when the policy is purchased.
- You must purchase Travelex's Ultimate protection plan within 21 days of your initial trip deposit.
- Any subsequent arrangements must be insured within 21 days of making them.

Looking for more information about Travelex?

Contact your travel professional for more information about Travelex plans, pre-existing medical condition coverage, and additional benefits.

For questions, quotes, or to enroll, visit [TravelexInsurance.com](https://www.TravelexInsurance.com), call +1.800.228.9792, or contact your travel professional.

¹State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH. See policy for details

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected, and that only palliative treatment is provided, and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any Trip taken outside the advice of a Physician; or a Pre-Existing Condition, including death, that results therefrom (within the stated look-back period within your insurance policy).

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.

This plan provides insurance coverage for your trip that applies only during the covered trip. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at [TravelexInsurance.com/Company/privacy](https://www.TravelexInsurance.com/Company/privacy).

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at Support@ZurichTravelClaims.com; P.O. Box 1019, Youngwood, PA 15697-0919; or +1-800-501-4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1-800-927-4357 or +1-213-897-8921. Travelex Insurance Services, Inc. CA agency license #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1-800-492-6116 or +1-410-468-2340.

Insurance coverage underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. 1224-PREEXFLY1_RET_100824_V1