



Why Buy Travel Insurance

In the 25 years that Angler Adventures has been licensed to sell Travel Insurance, we have come to appreciate the variety of ways Insurance can benefit customers. Unfortunately, we've also realized the financial loss to clients who traveled uninsured.

We commonly refer to our insurance product as "Trip Cancellation," since protecting you from cancellation penalties is the most common use by far. In reality the Trip Insurance Policy we offer to our clients through Travelex is a Comprehensive Policy that covers much more than just Trip Cancellation:

- **Trip Interruption**
- **Trip Delay**
- **Emergency Medical Evacuation**
- **Reparation of Remains**
- **Emergency Medical Expenses**
- **Baggage Delay**
- **Loss or Damage to Baggage or Personal Effects**
- **Accidental Death & Dismemberment**
- **Travel Assistance and Concierge Services**
- **Cancel for Any Reason Upgrade**

Reasons to Buy Insurance

There are an incredible number of unexpected situations that warrant the purchase of a comprehensive travel insurance policy. If you cancel your trip for any of the following reasons (1 – 3), Travelex will reimburse you 100% of your non-refundable payments (up to the limit of insurance purchased).

- 1) The number one reason for trip cancellation is due to medical reasons
 - a. Sickness, Injury, or Death of you, your family member, traveling companion or business partner. *Family Member includes your or the Traveling Companion's dependent, spouse, child, spouse's child, son-daughter-in-law, parent(s), sibling(s), brother-sister, grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, foster-child, or ward.*
- 2) *Weather can have a large impact on travel.*
 - a. Airport Closure. Good protection against snow storm or tropical storms.
 - b. Home, Business or Destination Rendered Uninhabitable (protection from Hurricanes or Super Storms like Sandy).
- 3) In our complex global economy, you never know what the future may bring.
 - a. You're protected if you loose your job,
 - b. If your common carrier goes bankrupt
 - c. Or if the lodge / tour operator goes bankrupt.
- 4) Emergency Medical Evacuation & Expenses
 - a. Emergency Evacuation from your destination to a local hospital for stabilization & to a hospital within 100 miles of your home.
 - b. Coverage for Emergency Medical Expenses or Hospitalization before, during or instead of your evacuation.
 - c. Trip Interruption coverage covers up to 150% of your non-refundable payments.
- 5) Baggage and Personal Belongings, including valuable rods, reels, cameras, etc.

Cancel for Any Reason

Upgrade from the standard insurance (described above) to “Cancel for Any Reason” and you get reimbursed 75% of your non-refundable payments (up to the limit of insurance you purchased) if you cancel for any reason. ***BUT***, you get reimbursed 100% if you cancel for reasons 1 – 3, described above. Since the Cancel for Any Reason option was introduced in September 2011, its upgraded coverage has become more popular than our standard comprehensive coverage.

Why Should I Choose This Insurance?

Age Doesn't Matter

A major benefit of our Insurance is that the premiums ***do not*** increase with the age of the insured. Every other “Trip Cancellation Insurance” on the market today has premiums based on age, so the older you are, the more you pay for insurance – just like buying Term Life Insurance. Even well known companies specializing in Emergency Evacuations, like Global Rescue, more than double the cost of their coverage for clients between 75 – 85, and offer **NO** coverage if you're over 85.

Where You Live Doesn't Matter

Other insurance products aren't available to residents of certain states or to non US Citizens. Our policy is available regardless of where you live or what country is listed on your passport.

Pre-Existing Conditions

Some insurance products don't cover pre-existing medical conditions. Ours does, and that applies to you or any “Family Member”.

Medical Expenses

In addition to the coverage for Emergency Evacuation, our plan also covers medical expenses, like hospitalization, emergency dental treatment, prescription medications, and/or medical services by a qualified physician or nurse, while you're traveling. Top medical evacuation coverage, like Global Rescue, does not offer coverage for medical expenses, just for the evacuation services. That means that if you need to be stabilized at a hospital before being evacuated, you'd have to pay for that out of pocket. The Travelex coverage we offer is superior to Global Rescue in that you are covered for evacuation as well as hospitalization.

Travel Assistance & Concierge Services

Clients who purchase Travelex Insurance get access to an 800 number, which is manned 24-hour a day, 7-days per week. Services include **24/7 medical assistance; Medical Consultation and Monitoring** if you're hospitalized during your trip; Assistance in the advancement or the guarantee of **payment for emergency medical payments; Assistance replacing lost, stolen, or spoiled medications; 24 hour legal assistance; Assistance sending emergency or non-emergency messages during your trip; Interpretation services in major languages; Assistance arranging emergency cash transfers; Travel document and ticket replacement.** [Click here for more information.](#)

We highly recommend a Travelex Comprehensive Travel Insurance Policy. Email (Info@AnglerAdventures.com) or call (800-628-1447 * 860-434-9624) us for details.

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