



Trafalgar Travel covers members outside of their country of residence with a wide range of travel benefits.

TRAFALGAR TRAVEL

Business and Leisure Travel Insurance

What is Trafalgar Travel?

Trafalgar Travel provides a vital lifeline to anyone traveling outside of Jamaica. Core components of Trafalgar Travel include emergency medical insurance, evacuation and repatriation, and 24/7 emergency and support services.

A Trafalgar Travel policy will cover you anywhere in the world and can be purchased on an annual or single-trip basis.

In addition to the primary plan, Trafalgar Travel offers two enhancement options that include a full suite of purchased benefits, providing a full range of protection for your journey.

Key Benefits of Trafalgar Travel

- Emergency medical treatment for all age bands.
- Emergency medical evacuation for all age bands
- GBG Assist provides 24/7 emergency and support services including arranging direct billing where available.
- Senior coverage levels up to age 80.
- Extended sports coverage to include nearly all activities while traveling or on vacation.

Optional Trafalgar Travel Upgrades

Option 1: Enhanced Benefits

Offers coverage for Accidental Death & Disability/Personal Accident; lost and delayed baggage; travel delays and missed departures; loss of passport; legal expenses; plus a cash benefit if hospitalized.

Option 2: Cancellation and Curtailment

Offers a benefit if you need to alter your travel plans for medical reasons.

Key Provisions

- Benefits subject to pre-existing conditions
- A change of address may affect eligibility
- Minimum five days purchase requirement
- 180 day time limit for coverage in a single trip plan
- Individual trip extensions are permitted to a maximum of 30 days on the 45 day annual multi-trip option
- Travel must be at least 150 miles from address
- Claims must be submitted within 90 days

SCHEDULE OF BENEFITS

Annual Policy Limit Per Person	USD 1,000,000 (Per event with no lifetime maximum)
Primary Coverage	
Emergency Medical Evacuation	
Air Ambulance	100% UCR per Period of Coverage
Accompaniment	USD 300 per day up to USD 3,000 per Period of Coverage
Continuation	USD 5,000 per Period of Coverage
Repatriation for Medical Treatment	100% UCR per Period of Coverage
Care Management	100% UCR per Period of Coverage
Emergency and Accidental Medical Treatment	
Emergency and Accidental Medical Treatment coverage reduces to Accidental Injuries only upon attainment of age 72 up to age 80	USD 50,000 per Period of Coverage
Acute/emergency Sickness and Injury	100% UCR per Period of Coverage
Treatment by authorized physicians, nurses and specialists	100% UCR per Period of Coverage
Hospitalization (semi-private rooms)	100% UCR per Period of Coverage
Surgery, anesthesiologist	100% UCR per Period of Coverage
Prescribed medicines, dressings	100% UCR per Period of Coverage
Local transport to and from the place of treatment	100% UCR per Period of Coverage
Treatment by physiotherapists and chiropractors	USD 2,500 per Period of Coverage
Medically Necessary required durable medical equipment	100% UCR per Period of Coverage
Limited motorcycle and sports vehicle coverage for injuries only	USD 10,000 per Period of Coverage
Emergency dental treatment for immediate relief of pain	USD 500 per Period of Coverage
Sports Coverage	
Non-Hazardous Sports Coverage	USD 25,000 per Period of Coverage
Other Benefits	
Repatriation of Mortal Remains	USD 1,000,000 per Period of Coverage
ATMSafe	USD 500 per Period of Coverage
Add-on Option 1: Enhanced Benefits Must be purchased with Primary Coverage; cannot be purchased separately.	
Baggage Delay	USD 100 per day up to USD 700 per Period of Coverage
Baggage Loss/Theft	USD 500 per Item up to USD 2,500 per Period of Coverage; Subject to USD 100 Deductible per Period of Coverage
Personal Liability	USD 100,000 per Period of Coverage
Accidental Death & Disability / Permanent Total Disability	USD 100,000 per Period of Coverage
Additional Hospital Benefit (per day / total benefit)	USD 75 per day up to USD 600 per Period of Coverage
Physical Assault	USD 5,000 per Period of Coverage
Money and Documents (tickets, cash, banknotes)	USD 500 per Period of Coverage
Loss of Passport	USD 250 per Period of Coverage
Travel Delay after the first 24 hours	USD 100 per day up to USD 1,000 per Period of Coverage
Missed Departure	USD 1,000 per Period of Coverage
Legal Expenses	USD 10,000 per Period of Coverage
Hijacking	USD 1,000 per Period of Coverage
Emergency evacuations for Non-Medical reasons, including War, Civil Unrest, or Natural Disasters	USD 1,500 per Period of Coverage
Add-on Option 2: Cancellation & Curtailment Must be purchased with Primary Coverage; cannot be purchased separately.	
Cancellation and Curtailment	USD 4,000 per Period of Coverage; subject to USD 100 Deductible per Period of Coverage
Compassionate Repatriation (Family Return)	USD 6,000 per Period of Coverage

The information contained herein is for illustrative purposes only.
Please contact your broker, agent or representative to access an online application.