



Why Buy Travel Insurance?

Why should a traveler buy travel insurance? There are as many reasons as there are destinations. However, the most important reasons usually fall into these categories:

Covering (emergency) medical expenses.

The No. 1 reason people buy travel insurance is to cover emergency medical expenses in a foreign country. ExactCare® and ExactCare® Family provide ample coverage for emergency medical and dental treatment, here and abroad.

Covering (pre-existing) medical expenses.

If you buy ExactCare within 15 days of your initial trip deposit, and if the amount of coverage you buy equals the value of all prepaid, nonrefundable payments or deposits, BHTP will waive the pre-existing medical condition exclusion, and will cover pre-existing medical conditions up to the policy's limit.

Getting you home.

If you're going somewhere dangerous and/or exotic and/or foreign – or even if you're just traveling around the country – you need travel insurance that'll arrange and pay for getting you back home for medical treatment. ExactCare's emergency-evacuation coverage can go a long way.

Covering trip cancellation.

Life goes on – even during your trip. Maybe you're called for jury duty or your National Guard unit is deployed. Most airlines and hotels won't reimburse you if you cancel your trip. ExactCare will pay up to your insured trip cost if your trip is cancelled. Also, "cancel for any reason" coverage is an optional upgrade on ExactCare*.

Helping you if you have to cut your trip short.

The same thing that applies to trip cancellation applies here – and here both ExactCare and ExactCare Family will pay unused trip costs up to the policy limit if your trip is interrupted.

Protecting your flight(s).

Being stranded in an airport because of a missed connection is one of the worst feelings in travel. ExactCare reimburses your covered expenses when you miss a connection or experience unexpected flight delays; AirCare pays you instantly† for a wide range of flight mishaps.

Covering your baggage.

Airlines and hotels lose around 1.8 million bags a year. ExactCare and ExactCare Family pay up their limits for the contents of your luggage, but require receipts for maximum reimbursement. AirCare pays an immediate fixed benefit for lost luggage and doesn't ask for receipts.

Covering your destination.

Believe it or not, travel insurance doesn't cover every location you could possibly visit. Before you buy a BHTP policy, ask us if any countries are ineligible for coverage. We'd be happy to help.

Getting you back on the road fast.

Any reputable travel insurance is going to pay a legitimate claim – but if you need payment while you're traveling, three weeks to get a paper check isn't going to cut it. Through BHTP Burst, ExactCare and AirCare claims can be paid in as little as a minute†. BHTP claim payments travel at the speed of ... travel.

Giving you someone to talk to.

When you're in a jam when you're traveling, sometimes you just need someone to talk to. All BHTP products come with 24/7/365 travel assistance, meaning you can contact us on any device, via Facebook, Twitter, text, WebChat, email, or phone, and we'll be able to get you answers and help fast.

Looking for more reasons to buy travel insurance?

Visit us at www.bhtp.com/agents

* Does not apply to ExactCare Family.

† Speed of transaction may vary depending on receiving financial institution.

The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. If you have questions about coverage available under our plans, please review the policy or contact us at 844-411-2487 or assist@bhtp.com. 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 technical 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 the covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through BHTP 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. Berkshire Hathaway Travel Protection is a marketing name used by Berkshire Hathaway Specialty Concierge LLC, 1145 Clark Street, Stevens Point, WI 54481. The products described on this website are produced by Berkshire Hathaway Global Insurance Services, LLC, 1145 Clark Street, Stevens Point, WI 54481, OK09397. Any inquiry regarding claims may be directed to claims@bhtp.com, 1145 Clark St., Stevens Point, WI 54481; 855-487-1745. 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: California Department of Insurance Consumer Hotline 800-927-4357 or 213-897-8921. Consumers in Maryland may contact: Maryland Insurance Administration 800-492-6116 or 410-468-2340. All products listed on this website are underwritten by one of the following companies (please see your policy to confirm which company): National Liability & Fire Insurance Company 1314 Douglas Street, Suite 1400, Omaha, NE 68102-1944. National Indemnity Company, 1314 Douglas Street, Suite 1400, Omaha, NE 68102-1944. Central States Indemnity Company of Omaha P.O. Box 34888 Omaha, NE 68134. Berkshire Hathaway Specialty Insurance Company (formerly known as Stonewall Insurance Company) 1314 Douglas Street, Suite 1400, Omaha, NE 68102-1944