

# Zurich Travel Protection

Welcome to a wider world of opportunity. Zurich Travel Protection can give leisure travelers the confidence they need to complete their booking, knowing their investment is protected against many unforeseen events that can disrupt plans. Zurich offers a range of pre- and post-departure coverages for domestic and international itineraries, as well as 24/7 global assistance services. Explore how Zurich Travel Protection can expand horizons, both for travelers and the businesses that make their adventures possible.



## Why choose Zurich Travel Protection?



### Capabilities that stretch far and wide

Zurich North America is part of Zurich Insurance Group, which operates in over 210 countries and territories. Our global reach means we can deliver cohesive travel insurance solutions for multinational companies such as airlines, online travel agencies, vacation clubs and cruise lines.



### Investment in innovation

Specialty travel insurance and assistance companies such as Cover-More and Travelex<sup>1</sup> have joined the Zurich global family. We're leveraging our technologies and analytic capabilities to enhance our solutions for travelers, while helping to optimize revenue development for travel businesses.



### Customizable coverages

Our domestic and international coverages can be tailored to your customers' needs, helping to protect them against a range of risks at various levels. A snapshot of available coverage types:

- Flight delay and cancellation
- Trip cancellation, interruption and delay
- Medical expense, evacuation and repatriation
- Baggage delay or loss
- Travel accident
- Rental car damage\*
- Cancel for any reason\*\*

\*Available in some states

\*\*Available as an upgrade

## Zurich Travel Protection

Expand your horizons, with Zurich's reliability behind you.

- **A+ and AA- ratings for financial strength<sup>2</sup>:** Our A-rated paper, combined with over a century in the global insurance business, ensures that Zurich will be there when and where you need us.
- **An experienced travel team:** Zurich underwriters understand the nuances of different niches in the travel market and can design flexible solutions.
- **A holistic offering:** Zurich can configure and deliver everything from 360-degree protection to just the pieces you need.
- **Attention to compliance:** As insurance regulations evolve, you can count on Zurich's policies and practices to align with applicable laws in various regions.
- **Robust claims service:** Zurich is renowned for best-in-class claims service,<sup>3</sup> whether through in-house professionals or specialty third party administrators that are vetted for compatibility with our high quality standards.
- **Zurich Travel Assist:** We offer a 24/7 global assistance program administered by World Travel Protection,<sup>4</sup> part of Zurich Insurance Group. We also can accommodate your travel-assistance vendors of choice.

"Zurich has solidified its position as a leading global travel solutions provider through targeted acquisitions and investments. Today, we have the ability to deliver exceptional solutions tailored to our customers' needs."

– Ron Grahf, Head of Accident & Health, Zurich North America

For more information about all of Zurich's travel offerings, please contact your Zurich representative or visit [zurichna.com](http://zurichna.com) today.

1. Cover-More Group Limited is a top three global travel insurance and assistance provider based in Sydney, Australia. Zurich Insurance Group acquired Cover-More in 2017 through the wholly owned subsidiary Zurich Travel Solutions Pty Limited. Travelex Insurance Services, based in Omaha, was acquired by Cover-More in 2016. In 2018 Zurich acquired additional travel businesses, including Travel Ace and Universal Assistance, leading providers of travel and assistance services in Latin America.

2. A+ rating from A.M. Best and AA- from Standard & Poor's as of December 31, 2018. A.M. Best's and Standard & Poor's ratings are under continuous review and subject to change and/or affirmation. For the latest Best's and S&P's ratings, visit [www.zurichna.com](http://www.zurichna.com). The ratings represent the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and are not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

3. Based on Zurich Closed Claims Net Promoter Score of 83 (January 2017-June 2019). The "Best in Class" NPS threshold for the insurance industry is 51 (2019). Source: Medallia.

4. World Travel Protection is a third-party administrator of travel insurance products and provides emergency medical, travel and security assistance services internationally.

## Zurich

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