

# Volcanic Travel Disruptions

Coverage for plans underwritten by Nationwide Mutual Insurance Company and affiliated companies or United States Fire Insurance Company

May 7, 2010

Ash clouds from the volcanic eruption in Iceland have caused flight delays in major European airports and beyond. While most airports have recovered from the event and are maintaining normal flight schedules, Travelex Insurance Services is pleased to provide our travelers with coverage should they experience an upcoming travel disruption.

Travelers are eligible for coverage with any future travel issues that occur due to the volcanic eruption over glacier Eyjafjallajokull. This will protect a traveler for any new eruptions to the same volcano or neighboring volcano, as well as any travel disruptions due to the current ash cloud produced by the volcano.

**Travelers who purchased a Travelex policy on or before April 14, 2010 OR on or after May 5, 2010 will be eligible for coverage. Coverage also applies to travelers who purchased a Travelex policy on or after April 24, 2010 if their trip departs May 6, 2010 or thereafter and the resulting cancellation occurs after May 6.**

Resulting volcanic ash clouds will be considered a covered reason due to weather and a loss due to the physical eruption of a volcano will be considered a covered reason under natural disaster. Coverage is subject to the terms and conditions of the policy and applies in the following areas:

## Trip Cancellation / Trip Interruption Coverage

- Weather that causes complete cessation of services of the common carrier for at least 24 consecutive hours.\*
- Delayed arrival due to a covered reason (defined under Trip Delay) causing 50% or more of the covered trip to be missed. (Does not apply to Travel Select for residents of NY or WA or Travel Basic).
- Natural disaster at the site of your destination that renders the destination accommodations uninhabitable.

## Trip Delay Coverage

- Delay while en route to or from final destination for at least 5 hours or more due to a covered reason, such as delay of common carrier or due to a natural disaster.\*

## Extended Coverage

- Common carrier delay causes the covered trip to be prolonged beyond the scheduled return date.

## 24 Hour Travel Assistance Services

- Travelers stranded abroad can receive assistance ranging from emergency travel arrangements and money transfers to message relay services. Simply call the travel assistance phone number listed on your Confirmation of Coverage.

Travelers who purchased a Travelex policy on and between April 15, 2010 and April 23, 2010 are not eligible for coverage for known events due to the volcanic eruption and the resulting ash cloud.

\*Notice WA residents: Special limitations, terms and conditions apply to Travel Select benefits.

**Plans underwritten by Old Republic Insurance Company will only offer coverage related to this event, provided the plan holder purchased the plan prior to and including April 14, 2010.**

For full policy details, conditions, exclusions and limitations please reference the applicable Certificate of Insurance or Evidence of Coverage. Products may not be available to residents of all states. Travel Basic, Travel Select and Travel Max are underwritten by: Nationwide Mutual Insurance Company & affiliated companies. Travel Net and 360 Group plans are underwritten by: United States Fire Insurance Company. Travelite and Travel Plus are underwritten by: Old Republic Insurance Company. For further questions, please call our Customer Service department at 1-800-228-9792. 05.10

