

# Employee Travel Interruption Protection

## Do you have employees who travel for business? Are you having interruptions due to positive Covid-19 tests in employees causing delays and expenses?

Trip Interruption Insurance covers events that happen on or after an employees trip causing disruption or interruption to their trip, or to return earlier or later than their original return date.

For only **\$70** per employee (no matter their age, no medical questions required)\* each employee will get \$25,000 trip interruption insurance.

### COVID Interruption Benefits:

If an employee test positive for Covid-19 preventing them from getting on a plane to return home or to their next destination, we will cover:

- \$1,500 per trip Quarantine related expenses such as meals and accommodation
  - This would also cover them for out of pocket expenses for other types of travel delays.
- \$25,000 (aggregate limit in that year) to help pay for new flights saving you thousands in expenses.

Here's a basic breakdown of what this policy will cover but make sure to check and understand the full travel insurance policy, including its covered risks, benefits and exclusions, before leaving.

\*60 day stability required prior to purchasing the policy

<b>Trip Interruption</b>	<b>Benefits available include reimbursement of:</b> <ul style="list-style-type: none"><li>• Non- refundable unused prepaid airfare costs (or change fees in lieu) plus any other non-refundable unused prepaid travel costs</li><li>• Non-refundable prepaid tours and up to \$1,000 for additional transportation costs incurred when a tour is cancelled</li><li>• One-way economy airfare back to the departure point and an airline seat upgrade if medically necessary</li><li>• One-way economy airfare or transportation costs to catch-up to the next travel destination</li><li>• Single supplement accommodation incurred if the travelling companion interrupts their trip</li></ul>
<b>Delayed Return</b>	<b>Benefits available include reimbursement of:</b> <ul style="list-style-type: none"><li>• One-way economy airfare back to the departure point</li><li>• Up to \$350 per day to a maximum of \$1,500 for out-of-pocket expenses for accommodation, meals, internet, telephone charges and taxi expenses</li></ul>

This document is intended for information purposes only. All policies contain exclusions and limitations that might result in the denial of a claim. In the event of a claim, policy language will govern. Please read policy conditions carefully before purchasing and/or before departing on a trip.



**LEO REAGAN**  
Account Executive

780.930.3844  
lreagan@lloydsadd.com

## We're Here to Help

Contact us to learn more about our Trip Interruption Insurance coverage related to Covid-19.