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I N T E R N A T I O N A L

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US, Canada and Insurance



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Travel Insurance

Turning the Worst Case Scenario into a Best Case Scenario



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Definition of Insurance:

A risk-transfer mechanism that ensures full or partial financial compensation for the loss or damage caused by event(s) beyond the control of the insured party.



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Travel Insurance

Travel insurance is the...
Intended to cover loss mer...
loss of luggage or person...
default of travel and acc...
tic liability in case r...
... that c...

All coverage is not the same!!



Nationwide[®]
is on your side





What to look for in a travel insurance policy:

- Medical coverage:
accident/sickness
- Emergency
evacuation/repatriation of
remains
- Cancellation benefits
- Trip interruption benefits
- Baggage delay/personal
effects
- 24/7 Emergency
Assistance
- Primary or Secondary
policy
- Exclusions
- Pre-existing Condition
waiver (“look back”
window)
- Review period of policy



What to look for in a travel insurance policy:

Medical Coverage

- Accident/Sickness - are these combined in your policy? What is the limit for each
- Pre-existing conditions - what is the “look back period”?
- Primary or Secondary Coverage?
- Pay and Submit



What to look for in a travel insurance policy:

Cancellation Benefits

Covered reasons usually include:

- The unexpected illness or injury of you and/or a traveling companion that deems you unfit to travel, by order of a licensed physician
- The hospitalization or death of a non-traveling family member
- Weather or common carrier related issues (varies by policy)
- Unforeseen natural disasters at home or the destination
- A legal obligation, such as being called for jury duty or to appear as a witness in court



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What to look for in a travel insurance policy:

Trip Interruption Benefits

The Company will reimburse You for the following:

- a) pre-paid unused, non-refundable land or sea expenses to the Travel Suppliers;
- b) the airfare paid less the value of applied credit from an unused travel ticket, to return home, join or rejoin the original Land/Sea Arrangements limited to the cost of one-way economy airfare (or similar quality as originally issued ticket) by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets.



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What to look for in a travel insurance policy:

Exclusions

Exclusions are situations in which you might decide to interrupt your trip, but which absolutely won't be covered by your insurance company. Examples may include:

- cutting your trip short because of an illness or injury related to a pre-existing medical condition
- interrupting your trip due to the illness or injury of a friend or distant relative, rather than an immediate family member
- interrupting your trip for work-related reasons such as an unexpected meeting or job interview



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What to look for in a travel insurance policy:

Pre-existing Condition Definition

Pre-Existing Condition means an illness, disease, or other condition during the sixty (60) day period immediately prior to the Effective Date for which You, a Traveling Companion, a Family Member booked to travel with You: 1) exhibited symptoms that would have caused one to seek care or treatment; or 2) received or received a recommendation for a test, examination, or medical treatment; or 3) took or received a prescription for drugs or medicine. Item (3) of this definition does not apply to a condition that is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the sixty (60) day period before the Effective Date.*

*This definition differs with each policy; this definition is taken from the FF Travel Protection Plan.



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What to look for in a travel insurance policy:

Pre-existing Condition Waiver

The Pre-Existing Condition Exclusion is waived if You (a) purchased this Policy at the time You pay the deposit (to Friendship Force) for Your Trip (or within 15 days of the initial trip deposit); and (b) You are medically able to travel at the time the premium is paid.*

*This waiver differs with each policy; this definition is taken from the Friendship Force Travel Protection Plan underwritten by Nationwide®



Comparing Travel Insurance Policies: 70 year old traveling to Brazil for 2 weeks, \$3000 trip cost

| | | |
|-------|--------------|---|
| \$188 | Nationwide | <ul style="list-style-type: none">• \$50,000 each accident/sickness medical• \$250,000 emergency evac• Look back: 60 days |
| \$179 | Travel Guard | <ul style="list-style-type: none">• \$10,000 medical coverage• \$100,000 emergency evac• Look back: 180 days |
| \$200 | Allianz | <ul style="list-style-type: none">• \$25,000 medical coverage• \$500,000 emergency evac• Look back: 120 days |



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Friendship Force Travel Protection Plan (underwritten by Nationwide®)

| Benefits & Services | Benefit Limits |
|-------------------------------------|-----------------------|
| Trip Cancellation | Total Trip Cost |
| Trip Interruption | 150% of Trip Cost |
| Trip Delay (12 Hours) | \$500 (\$200 per day) |
| Missed Cruise Connection | \$500 |
| | |
| Accident Medical | \$50,000 |
| Sickness Medical | \$50,000 |
| Dental Coverage | \$750 |
| Emergency Evacuation | \$250,000 |
| | |
| Baggage & Personal Effects | \$1,000 |
| Baggage Delay | \$200 |
| | |
| Travel Assistance Hotline (24/7) | Included |

| Trip Cost Category | Plan Cost/pp, per trip |
|--------------------|------------------------|
| Up to \$1,000 | \$38 |
| \$1,001 - \$2,000 | \$113 |
| \$2,001 - \$3,000 | \$188 |
| \$3,001 - \$4,000 | \$263 |
| \$4,001 - \$5,000 | \$338 |
| \$5,001 - \$6,000 | \$413 |
| \$6,001 - \$7,000 | \$488 |
| \$7,001 - \$8,000 | \$568 |
| \$8,001 - \$9,000 | \$638 |
| \$9,001 - \$10,000 | \$714 |
| | |
| | |
| | |



Trip Insurance

The Friendship Force Travel Protection Plan is a travel insurance policy for FFI members living in the United States. It is underwritten by Nationwide® and is a non-published, custom policy created just for Friendship Force members.

The plan cost is simply determined by the total cost of your trip – it is not dependent on age or destination. You may purchase it for travel on Friendship Force programs and for your own personal travel. When calculating the Trip Cost, please include all pre-paid, non-refundable items per person. This includes FFI fees, host fees, international and domestic flights, ground transportation, lodging, etc.

Please note: the pre-existing medical condition exclusion will be waived as long as the protection plan is purchased within 15 days of initial trip deposit. For more information and prices, visit [Friendship Force Travel Protection Plan](#). Once we receive your payment, your policy documents will be emailed directly to you.

Note on Form Completion: Each individual traveling must submit a separate form. Only one person per form, please!

TRIP INSURANCE

| | | | |
|---|-----------------------------------|----------------------------|--------------------------|
| Name * | | Departure Date * | Return Date * |
| <input type="text" value="First"/> | <input type="text" value="Last"/> | <input type="text"/> | <input type="text"/> |
| Address | | Deposit Date * | Total Trip Cost * |
| <input type="text" value="Street Address"/> | | <input type="text"/> | <input type="text"/> |
| <input type="text" value="Address Line 2"/> | | Additional Comments | |
| <input type="text"/> | | <input type="text"/> | |



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This policy can be purchased for non-FF trips. In the “Journey number” field, enter 14000 or “personal travel”.

To pay by check online (an “echeck”), you only need the routing number and account number of your bank account.

TRIP INSURANCE

| | | | |
|-------------------------|---------------------------|--|--------------------------|
| Name * | | Departure Date * | Return Date * |
| First | Last | | |
| Address | | Deposit Date * | Total Trip Cost * |
| Street Address | | | |
| Address Line 2 | | Additional Comments | |
| City | State / Province / Region | Friendship Force Travel Protection Plan : Trip Cost Category * | |
| ZIP / Postal Code | Country | | |
| Phone | Email * | Cost Category of Up to \$1,000 | |
| | you@youremail.com | - | |
| Journey number * | | Payment Method * | |
| | | <input type="radio"/> Credit Card | |
| | | <input type="radio"/> Checking Account (Electronic Check) | |
| | | A 3% fee is applied if you pay with a credit card. | |
| | | Total | |
| | | \$38.00 | |
| | | Send Payment | |

Departure and return dates should be actual travel dates and not just the dates of the Journey.

This is a drop down menu; you must click on the arrow to choose the level of coverage that you want to purchase.



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This is a custom group policy and therefore the policy number for anyone purchasing this policy is NW0077

To file a claim, call **866-223-4772**
Or E-mail your information to:
Team1@cbpinsure.com

For emergency assistance while traveling, call **1-855-892-6489**
(within the US and Canada)
OR CALL COLLECT
1-603-328-1379 (From all other locations)

Friendship Force Confirmation of Coverage

Policy Number: NW0077

Administered by:
Co-ordinated Benefit Plans, LLC
On Behalf of Nationwide Mutual Insurance Company and Affiliated Companies
Tampa, FL 33623

IMPORTANT: Refer to Your Certificate of Insurance/Policy for complete details of Your Plan benefits and coverages. For your convenience, please print out this Confirmation of Coverage and bring with you when traveling on your covered trip.

Schedule of Benefits: The following schedule shows the Maximum per person Benefit Amounts available through this program.

| | |
|---|--|
| Trip Cancellation | Up to 100% of Trip Cost |
| Trip Interruption | Up to 150% of Trip Cost |
| Trip Delay (12 Hours) | Up to \$500/\$200 per Day |
| Missed Cruise Connection | Up to \$500 |
| Emergency Accident and Sickness Medical / Emergency Dental | Up to \$50,000 Up to \$750 |
| Emergency Evacuation and Repat. of Remains | Up to \$250,000 |
| Baggage/Personal Effects | Up to \$1,000 (\$250 per article/\$500 combined maximum limit for valuable items as defined) |
| Baggage Delay (24 Hours) | Up to \$200 |
| Travel Assistance | Included |

**All coverages are secondary over any other valid and collectible indemnity except Emergency Evacuation/Repatriation.

FOR CUSTOMER SERVICE, FILING A CLAIM OR GENERAL INFORMATION

Contact Co-ordinated Benefit Plans at:
866-223-4772
Or E-mail your information to: Team1@cbpinsure.com

FOR 24/7 TRAVEL ASSISTANCE SERVICES ONLY
CALL TOLL FREE:
1-855-892-6489 (within the United States and Canada)
OR CALL COLLECT
1-603-328-1379 (From all other locations)



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Turning the Worst Case Scenario into a Best Case Scenario



Preparing to be Away

- Leave a copy of your travel plans with your loved ones, complete with phone numbers of where you can be reached in each place - consider an international calling plan for your cell phone
- Leave a copy of your travel insurance policy with your loved ones
- Ensure that someone back home has a passport



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Preparing to be Away

- Take a hard copy of your confirmation of coverage of travel insurance with you
- Make sure the Journey Coordinator has a copy of your travel insurance policy



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When Hosting

- Make sure you have emergency contact information for your guests
- Ensure that they have health insurance ([FFI has a policy for non-US Members](#))



When an Emergency Happens

- One of the first calls should be to the 24/7 Emergency Travel Assistance Hotline
- Ask for receipts or documentation
- Consult the policy for definitions and exclusions
- Notify the Claims Department within 7 days of the emergency



Statement on policy regarding claims:

IMPORTANT: To facilitate prompt claims settlement, You will be asked to provide proof of Your loss. Therefore, be sure to obtain the following as applicable: 1.) For medical claims - detailed medical statements from treating physicians where and when the accident or Sickness occurred as well as receipts for medical services and supplies; 2.) For baggage and baggage delay claims - reports from parties responsible (i.e. airline, cruiseline, etc.) for loss, theft, damage or delay. Some claims may also require a police report. Please obtain receipts for lost or damaged items; 3.) For trip delay claims - a statement from party causing delay and receipts for expenses; 4.) For cancellation/interruption claims - Your travel invoice, the cancellation or interruption date, original unused tickets/vouchers, the travel organizer's cancellation clause with regard to nonrefundable losses. You will also be asked to provide proof of payment.



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Health and Mobility



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Special Note on Mobility and Health Limitations

Ambassador Coordinators are responsible for accepting only those who can comply with the physical requirements of the Journey program. Ambassadors must be able to join in with the activities of their hosts. Extensive walking, carrying one's own luggage, riding public transportation, and climbing stairs are all normal within a Journey. Participants must also be alert and capable of following directions.

[\(p. 9, Ambassador Selection Packet\)](#)



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Special Note on Mobility and Health Limitations

FFI does support the participation of ambassadors with health limitations and physical disabilities. However, without exception, they can only be accepted on a Journey upon full disclosure of their limitations to both the ambassador and host coordinators and with written agreement from the host Journey community and/or travel suppliers that they are able to accommodate the limitation.

[\(p. 9, Ambassador Selection Packet\)](#)



- Utilize the [Health and Mobility Checklist](#) - this communicates the level of physical activity that can be expected on a Journey
- Familiarize yourself with the Activity Level Scale for each Journey on the catalog; consider giving each of your programs a similar designation:

Easy: A relaxed pace. Minimal walking and not too many stairs.

Moderate: These programs get you on your feet and include activities such as walking up to a mile in a day and standing in a museum for a few hours.

Active: For people who enjoy walking as much as two miles a day, perhaps to explore historic neighborhoods or a nature trail.

Active Challenging: For fit explorers who enjoy a good physical challenge, spending most of their days on the go.

Challenging: Get ready to keep up with our highest-energy group. These demanding, and rewarding programs are for seasoned outdoor enthusiasts."



Recap:

- Know what you are buying when it comes to travel insurance
- Utilize the 24/7 Travel Assistance Hotline
- Document everything, keep receipts
- Leave a copy of your travel documents at home, take a copy with you
- It is the Ambassador Coordinator's responsibility to recruit able Ambassadors
- Utilize tools found on the [Member Resources page](#) of FFI's website.