



TRAVEL INSURANCE PROTECTION

Queen Victoria Travel, Inc. is a licensed and authorized seller of travel insurance with Allianz Global Assistance. Although Queen Victoria Travel is the seller of travel insurance, you are under no obligation to purchase coverage with us. You may search elsewhere.

TRAVEL PROTECTION/INSURANCE: It is terrible to miss vacation, but it is worse to lose the money that was paid. For your protection, we strongly recommend that you purchase travel insurance. **TRAVEL INSURANCE PROTECTS THE TRAVELER/PASSENGER** in event of but not limited to: (options below are based on the insurance plan the traveler purchase). (Paid promotion)

- Trip cancellations – may provide reimbursement for unused, non-refundable, prepaid trip costs if you need to cancel your trip for a covered reason.
- Trip interruptions – may recoup trip costs if traveler is not able to continue trip due to a covered event. Some plans may include reimbursement for additional transportation costs to return home.
- Travel delays
- Missed Connections flights/cruises
- Illness/Medical emergencies/medical evacuations
- Transportation costs to return home
- Lost, damaged, or stolen luggage/personal effects
- Supplier default/bankruptcy
- Accidental death/disability
- Employment loss/change of plans

However, no representation or description of the insurance made by Queen Victoria Travel, Inc. to you constitutes a binding assurance or promise about the insurance. Queen Victoria Travel, Inc. is not an insurance company and has no responsibility for the submission, payment, or adjustment of any insurance claims. Any insurance claims that may fall under the relevant travel insurance policy must be submitted to the insurance company identified in the policy.

- Travel protection insurance is **NOT** included in your travel package. There is an **additional charge** for purchasing travel protection insurance.
- **Queen Victoria Travel, Inc. is a licensed and authorized seller of travel insurance with Allianz Global Assistance. Although Queen Victoria Travel is the seller of travel insurance, you are under no obligation to purchase coverage with us. You may search elsewhere.** *Allianz Insurance coverage is underwritten by BCS Insurance Company or Jefferson Insurance Company, depending on the insured's state. Allianz Global Assistance is a brand of AGA Service Company. Certain exclusions, limitations and restrictions may apply.

- **If purchasing travel insurance, we urge you to thoroughly read your policy’s confirmation of benefits.** This information includes but is not limited to: details on the extent of coverage and procedures for making a claim. Please note that the travel insurance provider may not be allowed to discuss your claim with Queen Victoria Travel, Inc. due to privacy laws such as HIPAA. Passenger(s) acknowledge and agree that Queen Victoria Travel has no control over the travel insurance provider or its coverage decisions, and as a result Queen Victoria Travel, Inc. is not responsible for and shall not be liable for policy coverage, claims processing, or the denial of any claims.
- Queen Victoria Travel employees, and/or ambassadors are not authorized and/or qualified to answer any questions regarding benefits, exclusions, and/or any conditions of any of the insurances offered. Neither are we authorized and/or qualified to evaluate the adequacy of your existing insurance coverage.
- **By declining appropriate travel insurance,** passenger(s) acknowledges and accepts liability for any cancellation penalties, damages and/or out-of-pocket expenses incurred. **A WAIVER** must be signed in order to book travel.

AFFILIATE DISCLOSURE STATEMENT:

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