

A decorative wavy line in light blue and white, running vertically along the left side of the image.

**MARIA
SOTIROPOULOU**

INSURANCE BROKER

E-MAIL: NOVITAGRUPPO@NOVITAGRUPPO.GR



TRAVEL INSURANCE

WHY BUY TRAVEL INSURANCE



WHY BUY TRAVEL INSURANCE?

**BECAUSE ANYTHING CAN
HAPPEN**



When the
unforeseeable
becomes reality,
you want the
coverage that
travel insurance
can provide.

BECAUSE ANYTHING CAN HAPPEN

Even those who play it safe can face medical emergencies, political unrest or worse. Much more than trip cancellation, travel insurance is financial protection with emergency assistance to keep you safe as you travel the world.

Many of your travel arrangements may be non-refundable or subject to strict cancellation penalties. Often times, the lowest cost fares, cruise and land packages generally include significant penalties if you are unable to actually take your trip.

For 5-7% of your trip cost, travel insurance can help you avoid those penalties and protect your investment.





HOW DOES TRAVEL INSURANCE WORK?

TRAVEL INSURANCE IS A COLLECTION OF
BENEFITS AND SERVICES DESIGNED TO
PROTECT YOU IN THREE KEY WAYS

TRAVEL INSURANCE IS A COLLECTION OF BENEFITS AND SERVICES DESIGNED TO PROTECT YOU IN THREE KEY WAYS:

- **Coverage for Your Travel Arrangements**

Among the most frustrating experiences a traveler can have are trip cancellation, trip interruption, and travel delay. Should unforeseeable reasons force you to cancel, interrupt, or delay your trip, travel insurance aims to reimburse you for the cost of your travel arrangements.

- **Coverage for You**

Probably the most important coverage travel insurance can provide is coverage for you. Protection against the costs a traveler can incur from unexpected medical expenses, medical evacuation, and non-medical emergency evacuation can be high. Travel insurance can protect travelers from those costs, so they can focus on their health and safety. Not how it will affect their bank accounts.

- **Coverage for Your Belongings**

When we travel, we take baggage and other personal items on our trip. Travel insurance can reimburse travelers for the money spent to replace these items when baggage and personal effects are delayed, lost, or stolen.

READY TO GO?



A decorative wavy line in light blue and white, running vertically along the left side of the slide.

WHEN TO BUY

TIME SENSITIVE PROVISIONS

A top-down view of various travel items on a white wooden surface. A world map is the central element, surrounded by a straw hat, black sunglasses, a black camera, a spiral notebook, a white sneaker, a compass, a small airplane model, a smartphone, and a coiled cable.

**BECAUSE OF TIME
SENSITIVE
PROVISIONS.**

In order to get the most out of your travel insurance policy, it is recommended that you purchase your policy when booking your trip. Why? Because of time sensitive provisions.

TIME SENSITIVE PROVISIONS

- Purchasing within the time sensitive period expands coverage, such as the Pre-Existing Conditions Waiver. It also allows your policy to provide coverage for bankruptcy or insolvency of a travel supplier and allows you to qualify for the optional “Cancel for Any Reason” Benefit.
- Important Tip! Waiting until final payment of your trip is a mistake. Purchase your travel protection within the time sensitive period. This way, you’ll receive broader coverage at the same price you would pay if you purchased your plan with final payment of your trip.



A decorative wavy line in light blue and white on the left side of the image.

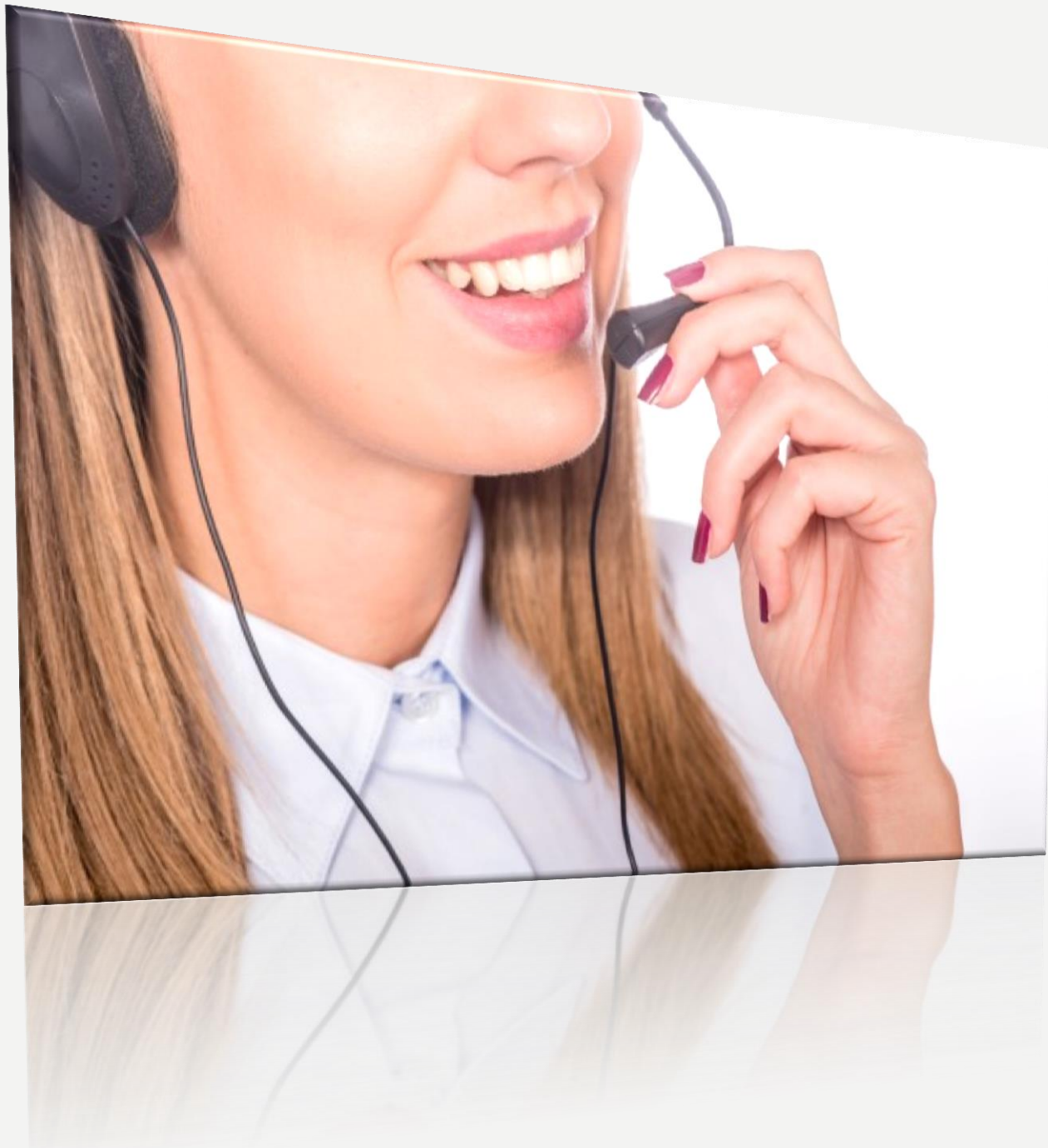
WHAT THE TRAVEL INSURANCE CAN COVER

INSURANCE RELATED BENEFITS



INSURANCE RELATED BENEFITS

- ☐ Trip Cancellation & Interruption
- ☐ Missed Connection
- ☐ Travel Delay
- ☐ Medical Expense/Emergency Evacuation
- ☐ Baggage/Personal Effects Loss & Delay
- ☐ Cancel For Any Reason
- ☐ Air Flight Accidental Death & Dismemberment



NON-INSURANCE BENEFITS

On-Call 24-Hour
Assistance Services
24-Hour Assistance
Services help you in
emergency
situations.

CONCLUSIONS



**WITH TRAVEL INSURANCE PLAN
YOU CAN RECEIVE....**

WITH TRAVEL INSURANCE PLANS YOU CAN RECEIVE:

- Cancel For Any Reason,
- A variety of plans to suit your insurance needs no matter what your situation.
- Careful processing of your claim.
- A 24-hour emergency assistance number available to you anywhere in the world





**MARIA
SOTIROPOULOU**

INSURANCE BROKER

E-MAIL: NOVITAGRUPPO@NOVITAGRUPPO.GR