



battleface

**DISCOVERY
OFFER
REQUIREMENTS**

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Discovery Eligibility

This is a quick glance at who/what trips are eligible for battleface Discovery plans.

- Open to US residents of all states plus DC
- Residents of other countries and of US territories are not eligible
- Age: up to (and including) 85 years at time of purchase
- Trip Cost: up to \$20,000 per traveling party
- Trip Length: 90 consecutive days (FL: 30 consecutive days)
- Some destinations are ineligible for coverage
- All travelers on a single order have to live in the same state, be on the same trip, and purchase the same benefits.
- Up to 10 travelers per order.

Purchase minimums

In most cases, we have order minimums.

\$20.00 minimum

- Any 2 Benefits/Packages
- Trip Cancellation Package
- Trip Delay Package
- Baggage Package
- Travel Medical Package
- Pet Medical Package

\$6.00 minimum

- Trip Interruption
- Accidental Death & Dismemberment
- Rental Vehicle Damage

NY does not have minimums.

Quote requirements

These items are required prior to sending the quote api call.

- State of Residence
- Age
- Trip Cost
- Trip Length
- Destination (WA residents require state for Domestic travel)

Plan selection requirements

These items are required during the plan selection process.

- Information on coverage- can be a pop up/modal
- Trip Cancellation is required for optional Cancel For Any Reason.
- Cancel For Any Reason can only be offered for orders up to \$10,000 per traveling party.
- Cancel For Any Reason must be opt in- Cannot be in “base” package or preselected for opt out.
- Cancel For Any Reason must be purchased more than 10 days before departure date.
- Cancel For Any Reason requires first trip payment to be within the past 15 days.
 - Date should be collected prior to selection
- Baggage must be purchased with at least one other benefit/package.

Purchase page requirements

These items are required during the purchase process.

- If an order is under the minimum, the minimum must be displayed as the total with a message explaining that the selections chosen have a \$xx.xx minimum. (amounts listed above)
- Required Opt-in Disclosures must be prior to credit card entry. Disclosures wording is: Checking here constitutes my electronic signature. I confirm that I have read, understand and agree to the [policy terms and conditions](#), and [important notices and disclosures](#), which includes fraud warnings, privacy notice, and consent to electronic signature and delivery.
 - Policy terms and conditions is to be linked to the Customer Library.
 - Important notices and disclosures is to be linked to the Disclosures.
- Beneficiary information is required for Accidental Death & Dismemberment and is to be collected prior to purchase.
- Traveler information is required.
 - Primary Traveler
 - First Name
 - Last Name
 - Address
 - Email
 - Date of birth
 - Address (we suggest 2 lines)

- City
- State (should be prefilled and unable to change)
- Zip code
- Phone number
- Additional Travelers
 - First Name
 - Last Name
 - Date of birth
- Credit Card entry
 - If collecting full address for credit card, we suggest offering an option to autofill with the Primary Traveler's address.
- If other products are being shown in the cart with battleface products, each must have separate line items.
- Taxes are already included in premiums and should not be added to battleface products. If showing taxes for another product, battleface should appear after the tax line.

State Differences

The Discovery plan benefits, rates and policy language may vary by state. This is only a brief summary of state differences, and it may change without notice.

- CA: Does not offer Accidental Death & Dismemberment
- FL:
 - Does not offer the Pet Package or Rental Vehicle Damage.
 - Accidental Death & Dismemberment cannot be offered by itself.
 - Maximum Cancel For Any Reason limit is 50% of Trip Cost.
- IN: Travel Medical is required purchase
- NH:
 - Has single ADD limit- \$50,000 (all other states have choice of 3: \$100,000, \$250,000, and \$500,000)
 - Travel Medical Expense limit is \$50,000
 - Emergency Evacuation limit must be \$1,000,000
- NY:
 - Does not offer CFAR
 - Trip Cancellation and Trip Interruption must be sold together
- VA: Trip Cancellation is required purchase
- WA:
 - Trip Cancellation must be purchased
 - Rental Vehicle Damage cannot be purchased standalone



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