



battleface

DISCOVERY IMPLEMENTATION GLOSSARY

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Note: sample covered reasons are examples only and may vary by product and state. The policy contains terms, conditions, and exclusions. Please refer to the policy for more information. Not all plans or coverages are available in every state.

Accidental Death & Dismemberment (AD&D)

Accidental Death & Dismemberment pays for loss of eyesight or hearing, loss of limbs and death resulting from an accident while traveling. Various types of AD&D may be available, such as Common Carrier (Air Only), which only covers losses that occur while on an aircraft operated by a common carrier.

Example: In the unfortunate event of a fall down a flight of stairs, a car accident, commercial airline crash, train derailment, or other accident that leads to loss of limbs or death, AD&D can pay a cash benefit to the injured party or their beneficiary.

Application Programming Interface (API)

APIs are mechanisms that enable two software components or systems to communicate with each other using a set of definitions and protocols.

API calls

An **API call** is an electronic communication method to request specific services or data from one software system to another software system.

Cancel For Any Reason (CFAR)

Cancel For Any Reason is just like it sounds – the traveler can truly cancel the trip for any reason, including a change of mind or other circumstances not covered under Trip Cancellation coverage.

This benefit covers cancellation of a covered trip for **any reason** not otherwise covered by the policy, up to 75% (50% in Florida) of nonrefundable trip costs. Conditions apply, such as: must be purchased within a certain timeframe, the full trip cost must be insured, and the trip must be canceled 48 hours prior to scheduled departure. Requires purchase of the Trip Cancellation Package. Not available to NY residents.

Disclosures/Disclaimers

Disclosures/Disclaimers are legal statements. As insurance is a regulated product, there are certain disclosures or disclaimers that must be made available to the customer at the time of purchase. Typically, the customer can access the disclosures/disclaimers via a hyperlink.

First Notice of Loss (FNOL)

The **First Notice of Loss** is the initial report of a claim by a customer. battleface has an online claim reporting system to make filing a claim quick and easy.

Included Offer

An **Included Offer** is when the cost of the trip includes the plan. Travel insurance cannot be an included offer. It must be offered as “Opt in.”

Insurance Carrier

The **Insurance carrier** is the company that is on risk and pays claims. All of our insurance carriers have a rating of A- or better for financial stability from AM Best or Fitch

Insurance Premium

The **Insurance premium** is the cost to the customer for the insurance portion of the plan.

Managing General Agent (MGA)

A **Managing General Agent** is a specialized type of insurance agent/broker that, unlike traditional agents/brokers, is vested with underwriting authority from an insurer. MGA responsibilities may include tasks typically carried out by insurers such as binding coverage, underwriting, settling claims, and negotiating contracts.

Merchant of Record (MoR)

The **Merchant of Record** is the company that charges the insurance premium. The MoR takes on the financial responsibility and liability of payments, billing, sales, taxes, refunds and chargebacks, and more.

Partner

A **partner** is the entity, such as an affiliate, partner, broker, aggregator, etc. (anyone that sells battleface products)

Pet Travel Package

This package includes Pet Medical and Pet Return coverages.

Pet Medical provides coverage for necessary veterinarian expenses if a traveler’s pet becomes sick or injured while on the trip.

Pet Return provides coverage while traveling with a pet if the traveler can’t continue the trip due to their own sickness or injury, and the pet needs to return home.

Not available to FL residents.

Plan

Plan typically refers to the entire package that the customer purchases – travel insurance assistance services.

Plan Cost

The **plan cost** is the total cost of the travel protection plan, including insurance premium and assistance.

Policy

The **policy** document contains all the specifics regarding the insurance coverages, including benefits, conditions and exclusions.

Pre-Existing Medical Conditions

Pre-Existing Medical Conditions are sicknesses and/or injuries of a traveler, family member, traveling companion, business partner, pet, or service animal (depending on product) that first occurs within a defined time period prior to the purchase of a plan (for example, 180 days). Most insurance plans exclude pre-existing conditions and don't cover any loss or claim that results from a pre-existing medical condition. However, battleface travel insurance plans also offer a waiver that will provide coverage for these pre-existing medical conditions. Usually, it requires purchasing the plan within a defined time frame, covering the entire trip cost, and you're medically able to travel when you buy the policy.

This can be a very complicated subject, so make sure you and your customers understand the exclusion and how to get coverage for pre-existing medical conditions.

Example: You fell 30 days ago and broke your leg. You are making a trip deposit today to travel in 6 months. Your broken leg is considered a pre-existing condition, and any insurance claim made because of your broken leg will be denied unless you qualify for the Pre-existing condition waiver – you purchase the insurance with 15 days of initial deposit, you insure the full cost of your trip, and you are medically able to travel when you buy your policy.

Primary

Primary means that the travel protection plan will pay first for any covered expenses incurred while on the trip.

Opt in Offer

An **Opt in Offer** is when the customer must affirmatively choose to purchase the product. This is the only way that travel protection may be sold. This also applies to optional coverages such as Cancel For Any Reason. The customer must proactively accept or decline the offer.

Opt out Offer

An **Opt out Offer** is a sales method that requires the customer to de-select the travel protection or optional coverage. It is prohibited for the sale of travel protection products. Travel insurance must be offered as Opt in.

Rental Vehicle Damage

Covers one rented vehicle per traveling party for theft or damages due to collision, vandalism, windstorm, fire, hail or flood, or any cause beyond the traveler's control while in their possession.

Not available to FL residents.

Secondary

Secondary means that the travel protection plan will pay after any other insurance (such as group health insurance) for any covered expenses incurred while on the trip. The customer would need to file a claim with their primary insurance first, then submit a claim for anything not covered by their primary insurance.

Sub-affiliate/sub-partner

Sub affiliates/sub producers have agreements with battleface's partners to sell battleface products in the partner's distribution channel. The sub affiliate may be individuals or entities. Compensation and license matters are the responsibility of the partner.

Terms & Conditions

Terms and Conditions are general legal terms and rules pertaining to the use of the battleface website, such as intellectual property, restrictions on use, and other notices. There is a Terms & Conditions link on the battleface home page.

Alternatively, "terms and conditions" may be used in some contexts, to mean the terms of the actual insurance policy or travel protection plan. battleface uses "terms and conditions" in the purchase disclaimer, which states "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."

Travel Medical Package (TMED)

This package includes Travel Medical Expense and Emergency Evacuation coverages & Repatriation of Remains.

Travel Medical Expenses reimburses the costs to treat a sickness or injury while on the covered trip.

Emergency Evacuation & Repatriation of Remains can pay for the cost to transport the traveler to the nearest adequate medical facility or pay for the cost for the transportation of a traveler to the nearest adequate medical facility, or home, in the event of a medical emergency during their covered trip.

Examples: The traveler is seriously injured in an auto accident in a foreign country. Local emergency services will first stabilize the injured person, and likely transport them to a hospital.

Travel Medical Expense coverage can reimburse medical expenses incurred in this situation.

Once the traveler is stabilized, the Robin Assist emergency assistance team will determine if she needs to be transported to a different or more suitable facility, or even, if it's medically indicated, for her to be transported home for further treatment. Emergency Evacuation coverage will make all arrangements and pay those costs up front. Medical transport to the US from overseas can be extremely expensive, so this is an important benefit to have when traveling internationally.

The "Repatriation of Remains" part of this coverage is a benefit that can pay the cost to return a traveler's remains home in the event of a covered death while traveling.

Travel retailer

A **Travel retailer** is an entity such as an OTA or travel supplier, that makes, arranges or offers travel services and may “offer and disseminate” travel insurance as a service to its customers on behalf of and under the direction of a limited lines travel insurance producer. A travel retailer is not an insurance agent and may not answer technical questions about the benefits, exclusions, and conditions of the offered plans. A travel retailer also may not evaluate the adequacy of a customer’s existing coverage.

Traveling Party

A **Traveling Party** consists of all travelers under a single order number.

Trip Cancellation Package (TCAN)

This package includes Trip Cancellation and Single Occupancy coverages.

Trip Cancellation offers coverage for up to 100% of the pre-paid, non-refundable trip cost if the trip is canceled for a covered reason, such as: sickness, injury, or death; inclement weather; strikes; mechanical breakdown of a common carrier, involuntary layoff, and many other reasons.

Single Occupancy coverage may reimburse the additional rates incurred as a single traveler (also known as Single Supplement) in the event a traveling companion cancels their trip for a covered reason, but the primary traveler does not cancel.

Example: Travelers A and B are going on a cruise together. Traveler A falls and breaks her ankle, and thus cannot go on the trip. Trip Cancellation can help pay for pre-paid, non-refundable costs. However, Traveler B decides to go on the cruise anyway and is charged an increased rate by the cruise line as a single traveler. Single Occupancy would reimburse the cost of that increased cruise fare.

Trip Delay Package (TDEL)

This package includes Trip Delay and Missed Connection coverages.

Trip Delay reimburses the costs of additional expenses such as meals, local transportation and accommodations when the trip is unexpectedly delayed for covered reasons. Covered reasons may include carrier-caused delays, strikes, civil disorder.

Missed Connection coverage reimburses the cost of extra transportation to rejoin the trip, additional local expenses, and the cost of missed arrangements if the traveler misses a departure while on the trip due to a covered reason.

Examples: A strike shuts down transportation for a day, requiring the traveler to pay for a hotel for an additional night, as well as extra meals and local transportation. Trip Delay can help cover these additional expenses.

If inclement weather makes it impossible for the traveler to reach the airport, and they miss their flight departure, they may have to buy a new ticket to rejoin the trip in progress. They may also incur additional expenses such as meals or local transportation, or they may have forfeited a pre-paid arrangement such as a local tour. Missed Connection can help reimburse these additional expenses.

Trip Interruption (TINT)

Trip Interruption covers up to 150% of the pre-paid and non-refundable trip cost if a portion of a trip is missed, or if the traveler must return home early due to unforeseen circumstances, including: sickness, injury, or death; natural disasters; strikes; terrorist events, and many other reasons.

Example: If the traveler or a traveling companion becomes sick with COVID-19 while traveling, Trip Interruption will cover expenses like additional flight costs if they aren't cleared to travel home on the original return date, as well as reimburse missed days

Vacation Rental Damage (VRD)

Vacation Rental Damage protects a customer who rents a vacation rental property and causes accidental damage to that property, such as spilled wine, a broken lamp, pet damage, etc.

Example: A traveler loses the key to their vacation rental property. This coverage can cover the expenses associated with changing the locks and keys.



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