



# **battleface**

# **MTA IMPLEMENTATION GLOSSARY**

# MTA IMPLEMENTATION GLOSSARY

## API = Application Programming Interface

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 electronic communication method to request specific services or data from one software system to another software system.

## Coverages

These are the actual insurance benefits available to the customer (Note: sample coverages and covered reasons are examples only and may vary by 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).

Coverages included with this plan are:

**BAGD = Baggage Delay** can reimburse the purchase of clothing, toiletries, and other essential items if the traveler's luggage is delayed for a specified period of time.

**BAGL = Baggage and Personal Effects** covers lost, stolen, or damaged luggage and personal effects.

**EVAC = 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. A 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.

**MCON = Missed Connection coverage** can cover 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 then 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 cover these additional expenses.

**Single Occupancy** coverage can pay 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.

**TCAN = 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. The traveler may select limits of \$1,500, \$3,000 or \$5,000 per annual term.

**TDEL = 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 can include carrier-caused delays, strikes, civil disorder.

#### **TINT = Trip Interruption**

**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 can cover expenses like additional flight costs if they aren't cleared to travel home on the original return date.

**TMED = Travel Medical Expenses** reimburses the costs to treat a sickness or injury while on the covered trip. An example might be the traveler being involved in a car accident in a foreign country and requiring medical and hospital treatment.

## **Customer Library**

A collection of policies and other important documents.

## **Disclosures**

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

## **FNOL= First Notice of Loss**

The initial report of a claim by a customer. battleface has an online claim reporting system to make claim reporting quick and easy.

## **Insurance Carrier**

The company that actually pays the claims. All insurance carriers have a rating of financial stability from AM Best.

## **Insurance Premium**

The cost for the insurance portion of the plan.

## **MGA = Managing General Agent**

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.

## **MoR = Merchant of Record**

This is the company that sells the travel protection plan to the final customer, and the legal entity those customers pay when making a purchase. The MoR takes on the financial responsibility and liability of payments, billing, sales, taxes, refunds, and chargebacks, and more.

## **Opt in**

Opt in means the customer must affirmatively select to purchase the product. This is the only way that travel protection may be sold. The customer can be required to accept or decline the offer.

## **Opt out**

This is a sales method which requires the customer to de-select the travel protection or optional coverage. It is prohibited for the sale of travel protection products. For example, an entity selling a travel product such as hotel rooms or airfare may not pre-select travel protection as part of the sale.

## **Partner**

The entity, such as affiliates, partners, brokers, aggregators, etc. (anyone that sells battleface products)

## **Plan**

Typically refers to the entire package that the customer purchases – travel insurance + assistance services.

## **Plan Cost**

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

## **Policy**

The document containing all the specifics regarding the insurance coverages, including benefits, conditions, and exclusions.

## Pre-Existing Medical Conditions

These are sicknesses or injuries of a traveler, family member, traveling companion, business partner, pet, or service animal that first occurred within a defined time period (180 days for the Multi-Trip Annual Plan) prior to the purchase of the plan. Most travel insurance plans exclude that and don't cover any loss or claim that results from a pre-existing medical condition. The Multi-Trip Annual Plan provides coverage for pre-existing conditions after the plan has been in effect for 60 days.

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.

## Primary Medical

This means that the travel protection plan will pay first for any covered medical expenses incurred while on the trip. The customer doesn't need to file a claim with their primary medical insurance first.

## Robin Assist

battleface's dedicated team of professionals who provide customer service, claims, and travel assistance services to end travelers.

## Secondary Medical

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

## Sub-affiliate/sub-partner

These entities 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

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 retailer

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.



**battleface Insurance Services LLC**

45 East Lincoln Street  
Columbus, OH 43215

**t:** +1 (855) 998 2928

**e:** [usa@battleface.com](mailto:usa@battleface.com)