

# Travelex JournEase Program Guide



Three additional benefits provided with the purchase of your Travel Plus or TraveLite protection plan:

- **Event Ticket Secure**
- **Identity Secure**
- **MedicalSummary.com™**

The JournEase Program is available to U.S. residents.



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**Don't forget!**

Take advantage of your MedicalSummary.com

**FREE TRIAL SUBSCRIPTION!**

See page 10 - 11 for more details.



As a Travelex customer you receive comprehensive travel protection around the clock, around the world! In addition to this protection, Travelex is automatically providing you with three new complimentary benefits as an eligible member of the Travelex JournEase Program. Specifically the features are:

- **Event Ticket Secure**
- **Identity Secure**
- **MedicalSummary.com™**

This guide provides all the details, terms, conditions and exclusions of the Travelex JournEase Program.

**OVERVIEW OF BENEFITS**

**Event Ticket Secure**  
Event Ticket Secure will reimburse you, up to a maximum of \$100 per Event Ticket, \$400 per Event, and \$800 per Covered Trip, for the cost of Your unused nonrefundable Event tickets charged to your credit or debit card should You be unable to attend the Event for a covered reason.

**Identity Secure**  
Identity Secure offers a vast array of assistance services plus reimbursement for covered expenses you incur to restore your identity, up to a maximum of \$10,000, as a result of a Covered Stolen Identity Event.

**MedicalSummary.com™**  
MedicalSummary.com™, a secure, Internet-based health information service, stores vital personal medical information online and allows for instant retrieval and updating from anywhere in the world. The service also includes a **MedSum Card™**, which summarizes pertinent medical and contact information on conveniently sized cards.

**BENEFITS ELIGIBILITY**

To be eligible for these three benefits, you must be a current Travelex Insurance Services customer who resides in the United States. In addition:

- to be eligible for **Event Ticket Secure**, your Event Tickets for your Immediate Family Members or yourself must have been charged to your credit or debit card during your Covered Trip.
- to be eligible for **Identity Secure** you must have experienced a Covered Stolen Identity Event.

## EVENT TICKET SECURE

*Underwritten by Indemnity Insurance Company of North America.*

### WHAT IS ELIGIBLE FOR REIMBURSEMENT?

The cost of the nonrefundable Event tickets charged to your credit or debit card during your Covered Trip. Covered reasons for missing the ticketed Event must be one of the following:

- a) Sickness, Accidental Injury or death of the Ticket holder or Ticket holder's Family Member;
- b) Ticket holder is directly involved in a traffic accident while en route to the scheduled Event (as evidenced by a police report);
- c) Ticket holder's public transportation (including airplane, train, bus, subway) is delayed due to strike, industrial action, breakdown or adverse weather conditions causing the Ticket holder to miss the scheduled Event.

### WHAT IS NOT COVERED?

- Tickets which were purchased when the Ticket holder was not a valid member of the Travelex JournEase Program.
- Tickets purchased prior to the start date of the Covered Trip.
- Tickets which are refundable.
- Tickets purchased for other than covered Events.
- Tickets not printed on paper, including but not limited to, buttons and wristbands.
- Tickets not specifying the name, date and time of the Event and the price of the Ticket.
- Tickets purchased for resale, professional, or commercial use.
- Ticket's purchased by someone other than the valid Travelex JournEase Program Member.
- Tickets purchased with the knowledge that a ticket holder's illness would inhibit his or her ability to attend a Covered Event.
- Tickets for which the Travelex JournEase Program Member did not make all necessary preliminary arrangements for timely arrival to the Event.
- For series/season Tickets and multi-day passes, cancellation of more than one day or Event for a particular covered reason.
- Tickets purchased by the Travelex JournEase Program Member with the knowledge of any material fact, matter or circumstance which would likely give rise to a claim.

### HOW DO I FILE A CLAIM?

If you missed the ticketed Event for a Covered Reason, immediately call **1-866-690-5117**.

Notification must be made within thirty (30) days of the missed event. The representative will ask you for some preliminary claim information and send you the appropriate claim form. The claim form must be completed signed and returned with all the requested documentation within ninety (90) days from the date of loss. Your completed claim must contain the following documentation to substantiate your loss:

- 1) The completed claim form;
- 2) A copy of your credit or debit card charge slip or receipt, as proof that the Event Tickets were charged and paid for by the Travelex JournEase Program Member;
- 3) The complete original event ticket (partial tickets are not eligible for coverage); and whichever of the following is applicable:
  - a) A copy of a police report in the event of a traffic accident while on route to the scheduled Event;
  - b) A copy of a letter from a Physician outlining illness that caused the scheduled event to be missed;
  - c) Copy of death certificate; or
  - d) Copy of letter from the common carrier in which the delay occurred forcing the ticket holder to miss the scheduled event.

## IDENTITY SECURE

*Underwritten by Indemnity Insurance Company of North America.*

### WHAT IS ELIGIBLE FOR REIMBURSEMENT?

- Costs you incur for re-filing applications for loans, grants, or other credit or debt instruments that are rejected solely because the lender received incorrect information as a result of a Covered Stolen Identity Event.
- Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs incurred by you for a maximum of four (4) credit reports, requested as a result of a Covered Stolen Identity Event, from any entity approved by the Provider.

- Actual lost wages for time taken away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs for reasonable fees for an attorney appointed by the Provider and related court fees you incur with the consent of the Provider for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event.

### WHAT IS NOT COVERED?

- Any dishonest, criminal, malicious, or fraudulent acts by you, any person acting with you or a representative authorized by you.
- Any damages, loss, or indemnification unless otherwise stated in this disclosure.
- Any losses as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted
- Any losses as a result of the use of your identity by a family member, former family member, significant other, or friend.
- Costs associated with any legal action or suit other than those set forth under Covered Losses.
- Costs and/or fees associated with the use of private investigators or investigative agencies.
- Sick days and any time taken from self-employment.
- Costs and fees that are covered by insurance or indemnification.
- The theft of your credit, debit or other transaction account number solely to facilitate purchases of goods and/or services, commonly known as credit or debit account theft.

### HOW DO I FILE A CLAIM?

Call the Benefit Administrator immediately at **1-866-690-5117** when you reasonably believe a Covered Stolen Identity Event has occurred. We are available twenty four (24) hours a day, seven (7) days a week. Our caring professionals will help you identify if a fraud or identity theft has occurred and guide you through the process of restoring your identity if it has been compromised. Please be sure to have the information regarding how, when and where the Covered Stolen Identity Event occurred.

In addition to providing you with a helpful ID Theft Resolution kit, our customer service representatives will:

- Obtain a list of your creditors in “Real Time” to contact and provide them with separate itemized fraudulent account statements for each fraudulent occurrence.
- Report or assist in reporting the fraudulent activity to the local authorities and creditors and forward a report of the fraudulent activity to creditors.
- Notify all three major credit-reporting agencies to obtain credit reports for the Member and place an alert on the Member’s records with the agencies.
- Provide an authorization form and ID theft affidavit to be completed by the Member. The customer service representative will be happy to answer any questions regarding the Affidavit or the Authorization Form. Once these forms are completed, Identity Secure will submit them to the Member’s creditors requesting cancellation of the Member’s credit and debit card(s) and issuance of a new one(s).
- If other forms of identification were stolen or missing, Identity Secure notifies or assists the Member in notifying the appropriate bank or agency of the situation so that they may take action and reissue a new form of identification.
- Translate whenever necessary such as when the Member is abroad and needs help communicating with the local police to file a report of an Identity Theft incident.
- Provide emergency cash advance when identity theft occurs while traveling 150 or more miles from the Member’s place of residence.
- Determine the best legal action to take against creditors or how to work with credit bureaus if creditors are not cooperative in removing fraudulent entries from the Member’s credit report(s).
- When needed, follow up with creditors to ensure that the matter has been properly handled.
- If further steps are required, the Member will be put in contact with Fraud Resolution Specialists. These specialists are highly trained, legal professionals with one or more of the following credentials: licensed attorney, practitioner with Masters level or certification in Dispute Resolution or Fair Debt Credit Practices, experience in prosecuting criminal acts or over five years other relevant legal experience.
- Arrange access, when needed to, up to three (3) in-person sessions with a professional in our national network of Behavioral Specialists to help the Covered Member deal with the emotional trauma of Identity Theft.

To file a claim for reimbursement under Identity Secure you must submit the following with your claim:

- A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days of the report of your claim,
- Travelex JournEase Program membership number or Confirmation Number (found on your Confirmation of Coverage),
- Copy of a police report from your local jurisdiction,
- Copy of all receipts, bills or other records that support your claim for a reimbursement under this benefit, and
- Any other documentation reasonably requested by the Benefit Administrator to substantiate your claim.

## EVENT TICKET SECURE & IDENTITY SECURE

### HOW WILL I BE REIMBURSED?

Once your claim has been verified, under normal circumstances, reimbursement will be initiated within five (5) business days of receipt and approval of all required documents.

### DEFINITIONS

“**Accidental Injury**” means bodily injury caused by an accident occurring while this coverage is in force. The Accidental Injury must be verified, in writing, by a licensed Physician.

“**Covered Trip**” means a trip in excess of 150 miles from your place of residence taken while you are a valid member of the Travelex JournEase Program. Covered Trips do not include travel in countries for which the United States Department of State has issued travel warnings.

“**Covered Stolen Identity Event**” means the theft, unauthorized or illegal use of your name, birth date, transaction card account, bank account, Social Security number, or any other method identifying you to impersonate you or open new banking or credit accounts that occurred while you were traveling on a Covered Trip.

“**Event**” means concert, theatrical, organized professional or amateur sporting events, and other observational non participatory events for which a covered paper ticket is purchased by the Travelex JournEase Program Member using a credit or debit card embossed with the member’s name. The paper tickets must clearly indicate the name of the event, the date on which the event is to take place, the start time of the event, the event venue, and the purchase price. The purchase price must match the amount charged to the JournEase Member’s credit or debit card.

“**Family Member**” means a spouse, mother, father, son, daughter, mother-in-law or father-in-law or grandparents of the Ticket holder.

“**Immediate Family Member**” means Your spouse or legal dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution).

“**Physician**” means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating Physician may not be the Travelex JournEase Program Member, a family member, or one of the Ticket holders.

“**Sickness**” means an illness or disease that is diagnosed or treated by a Physician after the date of the Ticket purchase.

### ADDITIONAL BENEFIT CONDITIONS

You must comply with all of the following conditions in order for Your claim to be eligible:

- The Travelex JournEase Program Member shall use due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any covered refund protected by this Program. The Provider will not unreasonably apply this provision to avoid claims.
- If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and your benefits may be canceled.
- Once you file a claim for benefits under the Event Ticket Secure Benefit, a claim file will be opened and shall remain open for ninety (90) days from the date of the Covered Event. No payment will be made on a claim that is not completely substantiated in the manner required by the Program Administrator within ninety (90) days of the Covered Event.
- Once you file a claim for benefits under the Identity Secure Benefit, a claim file will be opened and shall remain open for one hundred and eighty (180) days from the date of the Covered Stolen Identity Event. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within one hundred and eighty (180) days of the Covered Stolen Identity Event.
- The Identity Secure and Event Ticket Secure Benefits are supplemental to and excess of any valid and collectible avenue of recovery which is available to you the eligible Travelex JournEase Program Member. In no event will these benefits apply as contributing insurance. This non-contribution clause will take precedence over the non-contribution clauses found in other insurance policies. We will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

- The Provider in issuing this coverage relies on the truth of statements of each Travelex JournEase Program Member. Each Travelex JournEase Program Member agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the Travelex JournEase Program Member.

- After the Benefit Administrator has paid your claim of loss, all your rights and remedies against any party in respect of this loss will be transferred to the Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies, including the execution of all documents, and the Provider shall be entitled at its own expense to bring suit in your name.

- No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Guide to Benefit and policy have been complied with fully.

- Identity Secure and Event Ticket Secure are benefits provided to Travelex JournEase Program Members in accordance with the policy underwritten by Indemnity Insurance Company of North America, "the Provider". This benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations and exclusions. This Guide to Benefit is not a policy of Insurance.

- These benefits are provided to Travelex JournEase ProgramMembers at no additional cost and are in effect for acts occurring while the benefit is in effect. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided by additional Guide to Benefit mailings, statement inserts or statement messages. Travelex can cancel or non-renew this benefit, and if Travelex cancels the benefit, the Benefit Administrator will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any benefits you will be notified within 30 -120 days before the expiration of the policy. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary. The benefit will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of the benefit are met.

For general questions regarding this benefit or whenever you need to file a claim call the Benefit Administrator toll free at:  
**1-866-690-5117**

**Free Trial Subscription**

Provided by MedicalSummary.com™, a product of Kelly Company, LLC.

**WHAT IS MEDICALSUMMARY.COM™?**

MedicalSummary.com™, a secure Internet-based health information service, lets you easily store, retrieve and update your vital personal medical files online. MedicalSummary.com also allows you to print a MedSum Card™, a summary of your pertinent health information.

The MedSum Card, developed in conjunction with health care professionals, fits handily in your wallet and passport for quick and easy access.



In an emergency, the MedSum Card allows you to share your online file at **MedicalSummary.com** with your treating physician, pharmacist or health care giver.

**HOW DO I ACCESS MY SUBSCRIPTION?**

Make sure your health record is with you wherever you may travel by following these simple steps:

- Visit [www.travelexinsurance.com](http://www.travelexinsurance.com).
- Click on **MedicalSummary Subscription** in the **JournEase** box at the bottom.
- Access your complimentary subscription by logging into MedicalSummary.com with the **Program Code** and **Confirmation Number** provided on the bottom of your Travelex Confirmation of Coverage.
- Type in your personal and medical information.
- Review your summary page.
- Click on **Print MedSum Card** on the top left side of the page.
- Place your MedSum Card in your wallet and passport.



"On a recent vacation, both Brenda and I found ourselves in the ER needing care. The MedSum Card would have saved us hours of delay."

**HOW DOES IT WORK?**

As a Travelex customer and member of the Travelex JournEase Program, you automatically receive a free trial subscription of the MedicalSummary.com service.

**This service is available to you from the time your Travelex Travel Plus or Travelite protection plan goes into effect until you return home from your trip.**

From any online connection, subscribers enter their private user name and password to access their subscription, update their files and print MedSum Cards. With your permission, health care providers can quickly view your complete file online for an update of your condition or to ensure against things such as dangerous drug interactions. The MedSum Card will give first responders the vital information they may need to save your life.

**CUSTOMER SERVICE INFORMATION**

Direct your emails to: [service@medicalsummary.com](mailto:service@medicalsummary.com)  
phone calls to: 866-7MEDSUM (866-763-3786)

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