



Pre-trip

Post-trip

Dream

Plan

Plan

Prepare

Travel

Stay

Travel

Reflect

Dream

All LOBs

Trip Cancellation and Postponement

All LOBs

Medical expenses

All LOBs

Emergency Evacuation & Repatriation

All LOBs

Compassionate Visit

All LOBs

Emergency Dental

All LOBs

Hospital Income Overseas

All LOBs

Trip Curtailment

All LOBs

Trip Interruption

All LOBs

Missed connection

All LOBs

Travel Delay

All LOBs

Personal Belongings and Baggage

Flights

Delayed Baggage

All LOBs

Personal Money

All LOBs

Passport and Travel Document

All LOBs

Personal Accident

All LOBs

Personal Liability

Cars

Car Rental Excess Waiver

Cars

Collision Damage Protection

All LOBs

Emergency & Pre-Travel Assistance

Claims mostly filed in this phase