



TRAVEL INSURANCE





INSURE YOUR GREAT ESCAPE

Are you planning a yacht charter or luxury trip? What if you, or your clients, were unable to go? What if a family emergency, natural disaster, or unexpected work obligation kept everyone home? Without Travel insurance, the entire investment in the trip could be lost. Our Travel Protection plans include dozens of covered cancellation reasons to help recover prepaid, non-refundable expenses in the event an emergency causes you, or your clients, to cancel or interrupt the charter. These plans are flexible and can cover other non-refundable travel costs, such as charter flights and APA for yacht charters.

HIGHLIGHTS

Coverage up to \$150,000 trip cost per person

Dozens of covered Trip Cancellation and Trip Interruption benefits

Plans are designed for luxury vacations

'Cancel For Any Reason' coverage available

Simple application process

Supported by our dedicated Travel insurance team



TRIP CANCELLATION & INTERRUPTION - WHAT'S COVERED?

Trip Cancellation and Trip Interruption benefits can help reimburse non-refundable, unused payments and deposits when a yacht charter or luxury trip is cancelled or interrupted for various covered reasons. Not all of the listed perils apply to both Trip Cancellation and Trip Interruption on all available plans, so be sure to review the plan documents for full details. Additional terms apply to every covered peril.

- Sickness, injury or death of insured, a family member, a travel companion, a business partner, child caregiver, or a pet or service animal
- Primary residence or destination rendered uninhabitable
- Documented theft of passports/visas
- Involved in a merger, job loss or job relocation
- Pregnancy complications experienced by the insured or travel partner
- Divorce or separation
- Documented traffic accident
- Unannounced strike
- Inclement weather that causes cessation of services provided by your common carrier
- Mechanical breakdown of the common carrier
- Evacuations due to natural disasters
- Emergency military duty for national disaster
- A terrorist incident
- Revoked military leave
- Bankruptcy or Default of Travel Provider
- NOAA hurricane warning at destination
- Court order to appear as a witness
- Jury duty
- Quarantine
- Hijack

WHICH PLAN IS RIGHT FOR YOU?

Benefits & Non-Insurance Services	iTravelInsured SE	iTravelInsured LX
Trip Cancellation*	Up to 100% of non-refundable insured Trip Cost (\$150,000 Maximum Trip Cost)	Up to 100% of non-refundable insured Trip Cost (\$150,000 Maximum Trip Cost)
Trip Interruption*	Up to 150% of non-refundable insured trip cost (\$150,000 Maximum Trip Cost)	Up to 150% of non-refundable insured trip cost (\$150,000 Maximum Trip Cost)
Cancel For Any Reason / Trip Interruption For Any Reason Optional Buy Up**	×	75% of non-refundable insured Trip Cost (\$150,000 Maximum Trip Cost)
Accident & Sickness Medical Expense	Up to \$250,000 per person	Up to \$500,000 per person
Medical Evacuation and Repatriation of Remains	Up to \$500,000 per person	Up to \$1,000,000
Non-insurance Travel Assistance	Offering assistance and referrals for: <ul style="list-style-type: none"> • Emergency travel arrangements • Lost passport/travel documents • Embassy or consulate referrals • Medical referral • Emergency prescription replacement • Legal referrals • Emergency translation 	

*The maximum trip cost varies for residents of NY, MT and WA. See plan documents for details.

**These (CFAR/IFAR) benefits can only be purchased at the time the base plan is purchased. These benefits are bundled together and cannot be purchased separately. Not available to NY residents. Additional costs and terms apply. Maximum benefit amount may vary by state and age.

The Pre-Existing Condition Exclusion Waiver is available if the plan is purchased within the time sensitive period and you and your traveling companion are medically able to travel at the time of purchase.

This is only a summary of the benefits provided. The benefits stated above are subject to exclusions and limitations. Please refer to the plan document for a complete list of benefits, exclusions, terms and conditions.

FREQUENTLY ASKED QUESTIONS

What information is needed for a quote?

To provide an accurate quote, we need the cost of the charter or trip, guest ages, and the primary insured's state of residence.

What should I do if I need to make a claim?

If you need to make a claim, simply reach out to the MHG team. We'll provide step-by-step guidance, helping you gather all necessary forms and documentation.

What if I need to cut my trip short due to an emergency?

Prepaid, unused, non-refundable expenses can be reimbursed if your plans changed unexpectedly due to a reason covered by the plan.

Even if traveling in a group, can a guest choose to purchase their own plan?

Yes, a guest can protect their trip cost or their portion of the trip cost by purchasing their own plan.

What types of trips are eligible for coverage?

Our Travel Protection plans are designed for the most exclusive travel experiences, including yacht charters, private villa stays, round-the-world adventures, and other high-end luxury vacations.

When can I purchase a Travel Protection plan?

You can purchase coverage as soon as you've made a deposit on your trip, provided your departure date is within two years of the plan purchase date.

Why do clients choose to purchase Travel Protection?

Our clients choose to purchase a Travel Protection plan to protect their travel investment in case unforeseen events prevent them from going on their trip. Common reasons include unexpected illness or injury, either to the traveler or a close family member, which can make it impossible to proceed with travel plans. Severe weather events, such as hurricanes or blizzards, that disrupt or cancel travel are also significant factors. This insurance offers peace of mind by providing financial protection against these and other unexpected circumstances.

If my travel dates change, can I update my plan?

Yes, provided that the original departure date has not occurred and the trip departs no later than 2 years from the original date of purchase.

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MEET OUR TRAVEL INSURANCE TEAM



MHG Insurance is a trusted partner of the yachting industry with over 30 years of dedicated service. Our goal is to provide you with the financial protection and peace of mind you need to safeguard your investment in a yacht charter or luxury getaway. Whether you need help understanding the coverage or assistance with a claim, our experienced team is here to support you every step of the way.



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for more information or a quote.

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