



# TRIP CANCELLATION INSURANCE







## PLAN FOR WHAT'S NOT ON THE ITINERARY

Trip Cancellation insurance helps protect your investment in your upcoming charter should you have to cancel. This type of insurance can help to recover prepaid, non-refundable expenses should an emergency, illness, or bad weather occur, causing you to miss the charter. There are multiple plans to choose from that offer various levels of coverage for Trip Cancellation and interruption, including medical benefits and other travel-related events and expenses, ensuring you're protected should you be unable to go on the charter.

MHG Insurance has been a trusted partner of the yachting industry for over 30 years. These specially designed travel protection plans, paired with our unrivaled expertise and personal service in the yachting industry, help provide the coverage and confidence charterers need.

### HIGHLIGHTS

- 36 covered perils in all, among the most on the market
- 'Cancel for any reason' coverage available in most states
- Insure as little or as much of the total cost of the charter and related expenses; the full cost of the charter does not have to be insured
- Higher limits that offer the right coverage for luxury vacations
- Simple application process
- Most proposals available the same day





## TRIP CANCELLATION & INTERRUPTION - WHAT'S COVERED?

Here are examples of Trip Cancellation and interruptions that can be covered. Please note that the listed perils are not all applicable to both Trip Cancellation and interruption; refer to the protection plan, which is sent upon purchase, for complete details. Additional terms apply to every 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, travel partner or surrogate mother
- 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 YOUR CHARTER?

FEATURES	SE PLAN	LX PLAN
Trip Cancellation	\$150,000 per person*	\$150,000 per person*
Trip Interruption	150% of trip cost	150% of trip cost
Coverage	36 perils covered at 100%	36 perils covered at 100%; up to 75% for a non-covered reason**
Interruption for any reason	Not included	Up to 75% of trip cost insured
Accident & Sickness Medical Expense	\$250,000	\$500,000 includes coverage for sports / recreational activities
Emergency Medical Evacuation, Medical Repatriation, and Return of Remains	\$500,000	\$1,000,000; hospital of choice
Non-Medical Emergency Evacuation including evacuations for political, security, and natural disasters	Not included	\$50,000
Quarantine / Travel Bans	Included, specific conditions apply	100% of trip cost
Employment Transfer and Relocation	Yes	Yes
Pre-Existing Condition Waiver	Available if purchased within 20 days of the date your initial trip payment is received, and if you are not disabled from travel when your plan cost is paid.	Available if purchased within 20 days of the date your initial trip payment is received, and if you are not disabled from travel when your plan cost is paid.
Death of a pet	Yes	Yes
Sickness, Injury, or Death of Guide	Not included	Yes
Weather – rescheduled event	Specific conditions apply	Yes

*\*Benefit amount may vary by state. Benefit maximum of \$150K must be approved by the carrier.*

*\*\*Must be purchased within 20 days of the date your initial trip deposit is received. Must insure 100% of prepaid trip costs subject to cancellation penalties or restrictions (and insure travel arrangements subsequently added to your trip within 20 days of payment). You must cancel your trip 2 days or more before your scheduled departure date.*

*The above is a summary of insurance benefits that are part of the plan. Please review the plan for a detailed description of the terms, conditions and exclusions. Availability and benefits may change per state. If you are not satisfied for any reason with the plan, you may return your plan and receive a full refund within 10 days from the effective date of your coverage, as long as your trip departure date has not occurred and you have not filed a claim. The plan is non-refundable after 10 days. Insurance benefits are underwritten by the United States Fire Insurance Company under form series TP-210 and TP-401. Crum & Forster is a registered trademark of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2018.*

*This plan is subject to limitations and exclusions, including a pre-existing condition exclusion.*

*Not all plans are available in all jurisdictions. The LX Plan is not available to NY residents.*

# TRIP CANCELLATION MEET THE TEAM



MHG Insurance is a trusted partner of the yachting industry, with over 30 years of dedicated service. If there is one thing we have learned, it's to plan for what's not on the itinerary. That's where we come in! Whether you have questions about Trip Cancellation or Charterer's Liability Insurance, we're here to assist every step of the way.



**Clayton Swart**  
**Manager, Business Development**

Trip Cancellation Specialist

☎ +1 954 383 3635 ✉ claytons@mhginsurance.com



**Nadia Bedasse-Francis**  
**Manager, Business Development**

Charterer's Liability Specialist

☎ +1 954 213 4086 ✉ nadiab@mhginsurance.com



**Micher Paltoo**  
**Account Executive**

Claims, General Inquiries

☎ +1 954 548 3561 ✉ micherp@mhginsurance.com



**Tracy Anghel**  
**Account Executive**

Proposals, General Inquiries

☎ +1 954 548 3577 ✉ tracya@mhginsurance.com



**READY TO GET STARTED?**

Contact us today  
for more information or a quote.

**Clayton Swart**

MHG Insurance  
1800 SE 10th Avenue, Suite 320  
Fort Lauderdale, FL 33316

☎ +1 954 548 3571

☎ +1 954 383 3635

✉ claytons@mhginsurance.com

**[mhginsurance.com](https://www.mhginsurance.com)**

AUG.2022