

Frequently Asked Questions

Travel Insurance

What is included in my trip price?

ALL Adelman Discoveries trips come with a complimentary post-departure insurance policy that includes medical, lost baggage, trip delays, emergency evacuation & repatriation, and AD&D coverage. Details can be found on our website at www.adelmandiscoveries.com.

How do I purchase additional coverage?

Below are additional options to protect your travel investment:

- A Travel Guard group cancellation plan is available for purchase. Please check directly with Travel Guard on coverages. Please click this link to see the [Certificate of Insurance](#). (The cost is 7.2% of your trip total, which is approximately \$216 for \$3,000 worth of coverage or \$288 for \$4,000 worth of coverage.) This option must be purchased by the time you make your final payment for the trip. *To receive the pre-existing waiver with your coverage, the insurance must be purchased the same day you make your deposit for the trip.*
- An Allianz Cancel Any Time policy is available for purchase. This is an age-based policy that covers any reason you may want/need to cancel your trip. The policy reimburses up to 100 percent of the trip cost for cancellation due to covered medical/illness reasons with proper documentation. The policy reimburses up to 80 percent of the trip cost for cancellation using the Cancel for Any Reason (CFAR) option.

To purchase trip cancellation coverage, email groupoperations@adelmandiscoveries.com. We will add the policy information to your invoice, which can be paid via the [Traveler Portal](#).

How do I get a Pre-existing Travel Insurance Waiver?

Travel Guard offers policies that include pre-existing condition waivers. Purchasing your travel insurance the same day you make your first trip deposit may qualify you for Travel Guard's pre-existing medical condition exclusion waiver.

To ensure you've purchased the coverage needed for your trip, including coverage for your pre-existing medical condition, please read your policy's [description of coverage](#) closely. Should you have any questions about the waiver, please call Travel Guard directly at 800-826-5248.

What is Cancel Any Time Insurance & how is it different from the other plans?

Travel insurance with trip cancellation benefits may reimburse up to 100 percent of your prepaid, non-refundable expenses if you must cancel your trip due to a **covered** reason. Covered reasons for trip cancellation are listed in your plan documents, located at [Certificate of Travel Insurance Benefits](#).

Allianz also offers a Cancel Anytime upgrade that allows you to cancel for reasons not otherwise covered in your plan and provides trip cost reimbursement up to 80% of prepaid, non-refundable expenses. Restrictions apply. Check with the individual insurance provider and your policy for details.

When will I get my Insurance Policy Details?

If you purchased the Travel Guard Group Coverage, your policy details will be provided with your final travel documents. If you purchased Allianz Cancel Anytime Cancellation Coverage, you will receive policy details directly from Allianz at the time of purchase.

How do I know which insurance to purchase?

Consider the reason you want to purchase the coverage.

- Travel Guard allows you to cancel your trip due to covered medical reasons with proper documentation and may provide a full refund.
- Allianz offers a Cancel Anytime plan that allows you to cancel for any reason. However, this plan is more expensive, and if you cancel for a reason other than medical, you will be reimbursed for only a percentage of the trip cost.

How do I file a claim?

To file a claim with Travel Guard call 866-478-8222. If you need to file a claim before you receive your final travel documents, please contact Adelman Discoveries at (559) 244-6600 or email groupoperations@adelmandiscoveries.com for a copy of your policy number. Be sure to let the agent know that you are part of a group policy and reference the information provided to you by Adelman Discoveries.

To file a claim with Allianz, click [HERE](#).

Is COVID-19 covered by Travel Insurance?

Please review the following Coverage Alerts to understand what is/is not covered related to COVID-19:

[Travel Guard](#)

[Allianz](#)

If my roommate cancels and we both have insurance, what are my options?

If your roommate cancels for covered medical reasons, he/she can file a claim with the insurance provider for a possible refund.

You can then either 1) pay the single supplement and file a claim with the insurance provider for this cost, or 2) cancel the trip and file a claim with the insurance provider.

For more specific questions and options, please contact the insurance provider before filing your claim.