

## OBL Travel, LLC Travel Protection

Family emergency? Sudden illness? Canceled flight? No problem. Enjoy perfect peace of mind when you're protected with the Classic Travel Insurance Plan. Our most popular choice for vacation coverage, the Classic Travel Insurance Plan includes key benefits like trip cancellation and interruption, emergency medical coverage and existing medical condition coverage. Plus, kids 17 and under are covered for free when traveling with a covered parent or grandparent.

### **Benefit/Coverage**

**Emergency Medical Transportation - \$500,000**

Provides medically necessary transportation to the nearest hospital or appropriate facility following a covered illness or injury.

**Emergency Medical - \$25,000**

Provides benefits for losses due to covered medical and dental emergencies that occur during your trip. Depending on your plan, there is a \$500 or \$750 maximum for all covered dental expenses.

**Baggage Loss/Damage - \$1,000**

Covers loss, damage or theft of baggage and personal effects.

**Trip Interruption - Up to 150% of amount purchased**

Reimburses you for the unused, non-refundable portion of your trip and for the increased transportation costs it takes for you to return home due to a covered reason.

**Trip Cancellation - Up to amount purchased**

Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.

**Missed Connection - \$800**

Reimburses expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise.

**Travel Delay - \$800 (Daily Limit \$200)**

Reimburses you to cover additional accommodation/travel expenses and lost prepaid expenses due to a covered departure delay of six or more hours.

**Baggage Delay - \$300**

Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a common carrier for 24 hours or more. Receipts for emergency purchases are required.

**Change Fee Coverage - \$250**

Provides reimbursement for fees to change the dates on your airline ticket.

**Frequent Traveler Loyalty Plan - \$250**

Coverage for frequent flyer mile redeposit fees in the event of a covered trip cancellation.

**Existing Medical Condition - Included**

Your plan may provide Existing Medical Condition Coverage if you, a traveling companion, or family member has an Existing Medical Condition. An Existing Medical Condition is an illness or injury that exhibited symptoms or was treated at any time 120 days prior to purchasing your plan. Coverage for an Existing Medical Condition is excluded unless: 1.) You purchased your plan within 14 days of making your first trip payment or first trip deposit; 2.) You purchased Trip Cancellation coverage that covers the full cost of all your non-refundable trip arrangements; 3.) You were a U.S. resident and medically able to travel on the day you purchased the plan; 4.) The total cost of your trip does not exceed the maximum cost specified by your plan. All other contract terms and conditions apply.

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Post Office Box 965  
Marrero, Louisiana 70073  
(504) 702-0352

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[obltravelnola@gmail.com](mailto:obltravelnola@gmail.com)



## Essence Music Festival - 2018

# OBL Travel

Agency that caters to "your" travel needs

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### Covered Reasons for Trip Cancellation & Interruption

Airline Cancel/Delay Bad Weather / Severe weather cancels one of your flights en route to the connection or cruise, or delays it for at least 3 hours

Attending immediate family members birth / You need to attend an immediate family members birth. The pregnancy must have occurred after the effective date of coverage and can be verified by medical records.

Bad Weather while en route / You're delayed by severe weather while en route to the departure.

Civil Disorder or Unrest / Your travel is delayed by civil disorder or unrest.

Common Carrier Delay / Your departure is delayed by a common carrier.

Complete cessation of services 24 hours / Complete cessation of services by your common carrier for 24 or more hours due to a strike, natural disaster, bad weather or FAA mandated shutdown.

Covered Travel Delay - loss of 50% / You miss more than half of the total length of your trip because your travel is delayed.

Damaged / Reimburses the lesser of actual cash value or the cost to repair or replace (less any salvage) if damaged.

Death of Family Member / A family member passes away.

Death of Insured / An insured traveler passes away. Death of Traveling Companion / A traveling companion passes away.

Delayed Luggage / A common carrier, hotel, or tour operator delays your baggage for 24 hours or more.

Delayed by a traffic accident / You're involved in or delayed by a traffic accident.

Destination uninhabitable / Your destination is uninhabitable because of a natural disaster, fire, flood, burglary or vandalism.

Employer Termination - 1 yr. / You or a traveling companion, after having been with the same employer for at least 12 continuous months, are terminated/laid off through no fault of your own, after your effective date of coverage.

Felonious Assault / You or a Traveling Companion are the victim of a felonious assault within 10 days prior to Your departure date or during Your Trip.

Financial Default / Your tour operator, airline or cruise line, ceases operation due to a financial default.

Foreign and Domestic Terrorism / A terrorist event happens at your destination within 30 days of the day you're scheduled to arrive.

Hijacking / You or a traveling companion is hijacked, or in the case of Travel Delay, Your travel is delayed by a hijacking

Home uninhabitable / Your primary residence is uninhabitable because of a natural disaster, fire, flood, burglary or vandalism.

Illness of Family Member / A family member has a covered illness.

Illness of Insured / An insured traveler has a covered illness.

Illness of Traveling Companion / A traveling companion has a covered illness.

Injury of Family Member / A family member has a covered injury.

Injury of Insured / An insured traveler has a covered injury.

Injury of Traveling Companion / A traveling companion has a covered injury.

Involved in a traffic accident / You or a traveling companion is in a traffic accident on the way to your point of departure and you or the traveling companion need medical attention or the car needs to be repaired because it's not safe to drive.

Jury/Subpoena / You are summoned by a court order or subpoena to serve on a jury or appear in court.

Legal separation or divorce / You or a traveling companion legally separate or divorce after your insurance effective date but before your scheduled departure date.

Loss of accommodations abroad / Family or friends outside the United States can't accommodate you as planned because someone in the household has died or been



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diagnosed with a serious illness or injury.

Lost / Your baggage is lost while you are traveling.

Lost/Stolen Documents / Your passports, money or other travel documents are lost or stolen.

Military Obligations / You or a traveling companion serving in the U.S.

Armed Forces are reassigned, or have your personal leave revoked, except because of war, the War

Powers Act, bas or unit mobilization, unit reassignment or disciplinary action.

Natural Disaster / Your travel is delayed by a natural disaster.

Normal Pregnancy / You become pregnant as long as the pregnancy occurs after the effective date of coverage and can be verified by medical records (only applies to Trip Cancellation).

Quarantine / You or a traveling companion is quarantined.

Severe Storm/Route Closed Severe weather delays your departing flight or causes road closures.

Stolen/Recovered Damaged / Reimburses the lesser of actual cash value or the cost to repair or replace (less any salvage) if stolen.

Stolen/Unrecovered / Reimburses the lesser of actual cash value or the cost to repair or replace (less any salvage) if stolen.

Unannounced Strikes / Your departure is delayed by an unannounced strike

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### General Exclusions

In addition to any other exclusions that may apply to a particular benefit, no coverage is provided for any loss that results directly or indirectly from any of the following unless as specifically included: existing medical conditions; intentional self-harm, suicide or attempted suicide; pregnancy (unless unforeseen complications or problems), fertility treatments, childbirth or elective abortion; mental or nervous health disorders, (like anxiety, depression, neurosis or psychosis); use or abuse of alcohol or drugs, or related physical complications; war (declared or undeclared), acts of war, military duty, civil disorder or unrest; participation in or training for any professional or amateur sporting competition; participating in extreme, high risk sports; flying or learning to fly an aircraft as pilot or crew; nuclear reaction, radiation or radioactive contamination; natural disasters; epidemic or pandemic; air, water or other pollution or threat of pollutant release; unlawful acts; expected or reasonably foreseeable events or problems; financial default of a travel supplier; terrorist events; travel bulletins or alerts; and government prohibition or regulations.

### Pricing

Pricing is based on age, state of residency and amount of requested insurance upto \$15,000.00.

### OBL Travel

As you s well as exclusive agent we will be able to provide the following when you purchase travel insurance:

Order insurance

Modify policies

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Access saved quotes

Email quotes

File and track claims

Converse on your behalf if needed with customer care as their registered agent

If you are interested in purchasing the travel protection please contact our office at your earliest convenience via phone at 504-702-0352 or submit an email to [obltravelnola@gmail.com](mailto:obltravelnola@gmail.com). Please email the following information to us: name as it appears on your drivers license/ID/Passport, date of birth and state of residency. We will check the rates and forward to you the amount of the travel protection and the price to purchase the travel protection.

Thank you for choosing OBL Travel for your booking needs.

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