



## Custom Coverage for Custom Tours

At Crum & Forster (C&F), we provide customized travel protection tailored for your unique tours and business needs. Trusted by over 30 USTOA tour operator members, C&F is here to help safeguard your customers on their travel adventures.

### Collaborative Underwriting Support and Custom Coverage Design

From your tour locations to activities to client demographics and business models, we'll take the time to learn your business and collaborate with you to design a custom travel protection program tailored to your needs.

### Non-Insurance Waiver Assistance

Do you own your own inventory? We'll help you craft a trip cancellation waiver that provides greater flexibility when setting your penalty structure.

### Ongoing Client Reviews and Guidance

We go beyond the annual review at renewal time. We'll check in throughout the year to share your claim results, full plan performance and client servicing details. When your business evolves—whether through new tours or changing demographics—we adjust your coverage to stay aligned with your needs.

### 24/7 Multi-Channel Customer Care and Claims

Our trusted TPA partners provide 24/7 customer care and claims via phone, mobile app or online portals. Customers can purchase travel protection, manage their trip, and file claims. Some select partners even distribute simple reimbursements via mobile app!

### Seamless Integration Through API Connections

Easily integrate our travel protection into your platform or booking site through API connections with any of our TPA partners.

### Worldwide Travel Assistance Capabilities

Through our TPA partners, our plans provide 24/7 non-insurance global assistance for medical emergencies, evacuations, locating medical facilities, appointment coordination, travel disruptions, and multilingual support. Claims settlements are also available in 140 currencies.

**200+**  
Years in  
Business

**"A"**  
AM Best  
Company

**\$5.3B\***  
GPW

**97.7%\***  
Combined Ratio

Member of Fairfax  
Financial Holdings  
**\$39B**  
in 2023 Revenue

\*2023 YE data

## Our Travel Solutions Can Include:

### Trip Cancellation Coverage

Up to 100% reimbursement of non-refundable trip costs for covered reasons including sickness, weather, natural disaster, traffic accidents, and more

### Trip Interruption Coverage

Up to 150% reimbursement of non-refundable trip costs for covered reasons including sickness, weather, natural disaster, traffic accidents, and more

### Trip Delay

Reimbursement of additional expenses incurred due to airline strike and weather delays, theft of documents or airport closure, and more

### Lost Baggage/Personal Effects

Coverage including reimbursement for delayed, damaged or lost baggage

### Emergency Medical Evacuation and Repatriation

Coverage for medical evacuation to a suitable facility if none are available in your area, in the event of a life-threatening emergency

### Emergency Medical Expenses

Reimbursement for medical expenses for treatment incurred due to a sickness or injury that first occurs while on your trip

### Other Coverage Options May Include:

- Cancel for Any Reason
- Delayed Baggage
- Trip Inconvenience
- Political and Natural Disaster Evacuation
- Accidental Death & Dismemberment
- Rental Car Damage

Proud Supporter of the  
Following Travel Associations:



We would love to learn more about your travel protection needs.  
**Contact any one of us today.**



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C&F's admitted travel insurance is underwritten by United States Fire Insurance Company (USF). Non-insurance product features, including Travel Assistance, can be provided by C&F Services and/or by external partner companies. Plans are underwritten by the United States Fire Insurance Company. The Crum & Forster group of companies is rated "A" (Excellent) by AM Best Company. Coverage may vary or may not be available in all states or on all plans and optional coverages come with additional costs.

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