Faye

4.8/5 stars on

MEET OUR TOP-NOTCH TRAVEL PROTECTION PLANS

Three plans, thoughtfully designed with higher limits, smarter protection, and the flexibility today's trips demand.

TRIP

PLAN BENEFITS	FAYE FIRST Putting travelers first with holistic coverage that covers the essentials & keeps trips on track.	FAYE FORWARD Pushing great trips forward with whole-trip coverage, higher limits & broader protection.	FAYE FLAGSHIP Putting our flagship whole-trip coverage & care in travelers' hands with premium protection.
Trip cancellation	Up to 100% of non-refundable trip costs	Up to 100% of non-refundable trip costs	Up to 100% of non-refundable trip costs
Trip interruption	Up to 100% of non-refundable trip costs	Up to 150% of non-refundable trip costs	Up to 150% of non-refundable trip costs
Single occupancy supplement	Up to the trip cancellation/trip Interruption maximum	Up to the trip cancellation/trip Interruption maximum	Up to the trip cancellation/trip Interruption maximum
Trip delay	Up to $2.5K Capped at $250/day Min. 6-hour delay	Up to $3.5K Capped at $250/day Min. 6-hour delay	Up to $4.5K Capped at $300/day Min. 6-hour delay
Missed connection	Up to $500 If a covered travel delay of 3 hours or more causes a missed trip departure.	Up to $500 If a covered travel delay of 3 hours or more causes a missed trip departure.	Up to $1K/person If a covered travel delay of 3 hours or more causes a missed trip departure.
Travel inconvenience*	$200/inconvenience Capped at $600	$200/inconvenience Capped at $600	$250/inconvenience Capped at $1K

STUFF

PLAN BENEFITS	FAYE FIRST	FAYE FORWARD	FAYE FLAGSHIP
Lost, stolen, or damaged luggage	Up to $2K/person Capped at $150/item	Up to $2K/person Capped at $200/item	Up to $2K/person Capped at $250/item
Delayed baggage	Up to $300/person Min. 12-hour delay	Up to $300/person Min. 12-hour delay	Up to $300/person Min. 12-hour delay

HEALTH

PLAN BENEFITS	FAYE FIRST	FAYE FORWARD	FAYE FLAGSHIP
Emergency medical expenses	Up to $50K (Excess) Incl. up to $750 dental	Up to $250K (Primary) Incl. up to $750 dental	Up to $250K (Primary) Incl. up to $750 dental
Emergency medical evacuation	Up to $250K	Up to $500K	Up to $1M
Bedside traveling companion*	×	Up to $1K	Up to $1K
Pre-existing medical condition coverage*	Available	Available	Available

Have questions about Faye travel protection?

Reach out to our Business Development team
advisors@withfaye.com

This Product Summary contains highlights of the plans developed by Faye; Faye is the brand name for customizable travel protection plans offered by Zenner, Inc. and its subsidiaries including Zenner Insurance Services LLC., which include travel insurance coverages underwritten by United States Fire Insurance Company (USF), Principal Office located in Morristown, New Jersey, under form series T7000 et al T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by Zenner, Inc., and Falck Global Assistance LLC. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact: Faye; 200 Continental Dr Suite 401; Newark, DE 19713, USA. For pre-trip or in-trip questions support@withfaye.com; Toll-free from the U.S +1-833-240-7056 or from outside of the U.S +1-804-482-2122; California license #6006067. While Faye markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by Zenner Insurance Services LLC., or its parent company Zenner Inc., and Zenner Insurance Services LLC., or its parent company Zenner Inc., does not receive compensation from USF for providing the non-insurance components of the plans.

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Limitations and Exclusions Summary

The following exclusion(s) appl(y)(ies) to the Trip Cancellation and Trip Interruption. We will not pay for any loss or expense caused due to, arising or resulting from: a Pre-Existing Medical Condition, as defined in the policy. The following exclusions apply to the Medical Expense benefits. We will not pay for any loss or expense caused due to, arising or resulting from: routine physical examinations or routine dental care; traveling for the purpose or intent of securing medical treatment or advice; Elective Treatment and Procedures; Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion; a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the policy is in effect; This exclusion will be waived if Medical bundle 1D is elected and any required cost is paid. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition. In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits. We will not pay for any loss or expense caused due to, arising or resulting from: suicide, attempted suicide or any intentionally self- inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane; being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed; activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage; war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war; the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner; directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination; piloting or learning to pilot or acting as a member of the crew of any aircraft; a loss or damage caused by detention, confiscation or destruction by customs. Baggage and Personal Effects and Baggage Delay: We will not provide benefits for any loss or damage for the following items: animals; automobiles and automobile equipment; boats or other vehicles or conveyances; trailers; motors; aircraft; bicycles, except when checked as baggage with a Common Carrier; household effects and furnishings; antiques and collectors' items; eyeglasses, sunglasses, contact lenses, artificial teeth, dentures, dental braces, dental bridges, retainers or other orthodontic devices or hearing aids; artificial limbs or other prosthetic devices; prescribed medications; keys, money, stamps and credit cards (except as otherwise specifically covered herein); securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein); professional or occupational equipment or property, whether or not electronic business equipment; sports equipment if the loss results from the use thereof. We will not provide benefits for any loss or damage caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; property shipped as freight or shipped prior to the Scheduled Departure Date; electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Faye

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