



Pack peace of mind for your next getaway



With BF&M Travel Insurance, you can choose the benefits most suited to your specific travel needs – whether you are travelling for business or vacation. Travel is an essential part of life for most Bermuda residents, but unforeseen mishaps can easily spoil your plans.

At BF&M, we take the guesswork out of finding the best travel coverage for your next trip. Take the worry out of your journey with a BF&M travel policy and enjoy peace of mind during your next getaway.

Insurance matters for travel

BF&M's travel coverage provides a broad range of protection against most of the problems that can happen while you travel.

Personal Accident Insurance

For unfortunate accidents sustained during your trip, the policy covers the following:

- Accidental Death up to \$250,000
- Loss of Limbs or Sight up to \$250,000
- Permanent Total Disablement up to \$250,000
- Temporary Total Disablement – 0.5% of the amount of Personal Accident per week to a maximum of 104 weeks

Medical & emergency travel expenses

The policy covers emergency travel expenses incurred by the Insured Person returning to Bermuda or by friends or relatives who must travel to the ill or injured Insured Person (subject to the Policy Limit under the Medical Expenses Section).

Covers expenses arising from death, injury or illness to a Maximum Limit of \$5,000.

Do you have a child studying abroad?

You can request coverage under your travel policy to cover students for 365 days a year and for unlimited trips. And it's not only their travel that is insured – BF&M's Student Personal Property and Travel Insurance covers:

- Replacement cost of personal property, including dorm and apartment furniture, and electronics*
- Reimbursement of travel or accommodation expenses if a trip is cancelled or curtailed*
- Compensation if involved in personal accident
- Compensation for medical and emergency travel expenses for student and/or close relatives.

Cancellation & curtailment expenses

Many travel expenses are non-refundable so the unexpected cancellation or curtailment of your journey can be costly. Cancellation reasons are limited. Protection under this section begins as soon as the policy is issued.

Baggage & personal effects

Baggage and personal effects are insured against loss or damage. If you lose your travel documents, such as tickets, passports or visas, we will pay the cost of replacement. No single item to exceed \$1,000 unless specified. Money insured up to \$150.

If your baggage is delayed by more than 12 hours, we will pay the cost of emergency purchases (subject to the Policy Limit under the Baggage & Personal Effects Section).

Wide coverage, few exclusions

The principal exclusions are claims resulting from: medical conditions existing before the policy starts, participation in hazardous sports such as snow skiing or scuba diving unless suitable coverage is arranged when the policy is issued, adverse weather conditions, death, injury, illness or cancellation protection for persons over 75 years of age (for existing customers, this exclusion may be waived), personal accident protection for persons under 5 years of age, loss of property not reported to the police, and breakage of unspecified fragile items such as china, glass, laptops and other electronic equipment unless due to fire or vehicle accident.

Frequent travellers

Planning on taking multiple trips in a year? With our flexible and convenient Frequent Traveller policy, you can select the benefits and limits you need on an annual basis.

This communication contains general information only and does not constitute a contractual offer. The details contained within this information are subject to change from time to time. For professional services or advice, or for a full outline of terms and benefits, please contact BF&M directly at +1 441 295 5566. "BF&M" is the BF&M group of companies of which BF&M Limited is the parent company.

The BF&M difference

What makes BF&M different from other insurance providers? We listen. And we talk plainly. We understand the importance of openness, trust, and commitment, and we look for solutions, forging relationships with our customers on that basis.

Our core values of truth, trust, and teamwork are the foundation of all our business decisions. They guide our behaviour in matters big and small, and anchor our relationships with employees, partners, and clients.

Financial strength

BF&M's financial strength ratings are the strongest of any insurance group offering domestic insurance in Bermuda and the Caribbean. The BF&M Group have the following A.M. Best ratings:

- BF&M General Insurance Company Limited: A (Excellent)
- BF&M Life Insurance Company Limited: A (Excellent)
- Island Heritage Insurance Company Ltd.: A (Excellent)

