How Does Care & Assistance Plus (CAP) Differ from Travel Medical Insurance?

Travel Insurance	Care & Assistance Plus
Has a lengthy, complex claim filing and reimbursement approval process.	**Is instantly available and hassle-free; there's *no* claim filing process for assistance.**
Helps you after a crisis. Travel insurance companies may help you with reimbursements on eligible expenses, but when you're traveling and there's an emergency, you'll still have to pay out of pocket AND find your own solution for the problem. (*That is, figuring out how to get yourself and your loved ones to safety.*)	**Provides immediate support, now.** If you're traveling and there's a medical or security emergency, you can just sit back, relax, and trust that our elite crisis response teams will be there every step of the way. We'll get you out of harm's way – FAST. Even if that means an emergency extraction by a team that includes combat-tested, former military special ops personnel. And with a CAP plan, you'll get access to the CAP Advantage App, which provides valuable, real-time travel risk intelligence and updates (to help you steer clear of trouble altogether). To learn more about the CAP Advantage App, click here.
Charges deductibles / service fees. If you file a claim and it's eligible for reimbursement (i.e. submitted in time and for an expense that's not excluded in the fine print), travel insurance protection plans will reimburse your expenses minus your copay or deductible.	**Has no deductibles or service fees.** Your upfront, flat-fee amount is all you pay. No copay, no deductible, no unpleasant surprises.
Rejects most claims. Unless there's a "loss" or qualifying event, such as "bodily harm or injury," travel insurance protection plans don't cover it. That means if there's the threat of a natural disaster, pandemic, or some kind of security issue, travel insurance companies won't provide coverage benefits until after that threat becomes a reality. (*Long after* – once claims are filed, expenses are submitted for reimbursement, and deductibles or service fees are paid.)	**Is always there to help.** Unlike travel insurance protection plans, CAP plans include threats, so you're taken care of before there's an actual "loss," "bodily harm or injury." When you're traveling, we'll be there when you need us most. With backup.
Has loopholes in coverage. Travel medical insurance policies typically don't cover international travel – and even if they do, there are loads of exclusions, omissions, and limitations in the fine print (even if there *is* a qualified "loss" or "qualifying event").	**Has your back in any situation, large or small.** CAP plans include loads of benefits travel insurance policies exclude. For example, all plans include benefits for pandemics (like COVID-19), natural disasters, terrorism, political threats (such as those caused by riots, strikes, and civil commotion), wrongful detention, violent crime (such as kidnapping, extortion, hijacking), and disappearance of persons. We're able to guarantee access to life-saving emergency evacuation services – for which, you'll pay nothing out of pocket.
May duplicate other policies. Travel insurance protection plan benefits are often duplicated in homeowners', renters', and medical or life insurance policies. (In effect, you pay twice for the same thing.)	**Is designed to fill in the gaps in insurance.** CAP plans are designed to compliment, not duplicate your insurance coverage. For example, we don't cover medical expenses, lost baggage, flight cancellations or the theft of your property.
Doesn't have 'boots on the ground' help. Travel insurance companies are primarily composed of the teams back home, sitting behind the desk (such as adjustors, administrators, and lawyers), whose role it is to process your claim.	**Provides in-country support.** CAP plans have global reach and local expertise with 24/7 crisis response services in over 140 countries and 600 locations. Our elite team of medical, security, legal, and crisis response experts can be deployed to your side, if need be.