

Lighten the Load of Lost and Delayed Luggage

## Baggage and Personal Effects Benefit



The Baggage and Personal Effects Benefit not only covers checked luggage—it helps travelers recover lost and delayed bags—and get on with their business.

San Francisco, U.S.A.: A salesperson's checked baggage is lost. In it is the suit he needs for a major presentation. We find him a haberdasher and tailor— and the next morning he marches into the meeting, good to go.

True, tens of thousands of checked bags are lost every month, affecting one in six travelers.<sup>1</sup> And no one wants that sinking feeling when checked luggage is lost. The time, hassle, and frustration can ruin a trip. But there's good news: Most lost bags eventually are recovered.

Even better: You can help speed up your travelers' reunions with their lost bags, cover the costs of items they need in the meantime, and cover the cost of bags not found.

### How? Through Baggage and Personal Effects Benefit.

Here's what the benefit carries:

#### Coverage for the Damaged or Disappeared

And if the bags stay lost or are damaged?

Here's what's covered:

- Baggage Delay.** If your traveler's checked baggage is delayed or misdirected for more than the specified time, expenses for necessary covered personal items will be reimbursed.
- Loss of Baggage/Personal Effects.** When your traveler's checked baggage is lost, they can be reimbursed up to the policy's limits, for the least of the following:
  - Cash value (original cash value, less depreciation as determined by the Company of the baggage and its contents);
  - The cost of repair; or
  - The cost of replacement.
- Loss of a Pair/Set.** In case of loss to a pair or set, Ambassador may elect to:
  - Repair or replace any part, to restore the pair or set to its value before the loss; or
  - Pay the difference between the cash value of the property before and after the loss.

<sup>1</sup> U.S. Department of Transportation study, February 9, 2009.

## Baggage and Personal Effects Benefit

### Lost Baggage Recovery Services

A single call to our 24/7 services line puts your travelers in touch with our baggage recovery specialists.

Your travelers fill out the carrier's baggage claims form. We do the rest. Our specialists will keep you and those on your list updated on progress and forward recovered bags where you need them sent.

### Stay on the Go While Bags are Missing

While the bags are missing, your travelers still need to get on with their business. The benefit covers expenses of necessary covered personal items, up to the policy's limit. And when you provide the Baggage and Personal Effects Benefit through Ambassador, you also provide covered individuals with a host of vital assistance services, such as:



- Business locator—to help find locations where the traveler can replace their missing items;
- Reservation services; and
- Copy/print services to help the trip go more smoothly.

---

For more information,  
contact your local  
Accident & Health Office.

Toll-Free Telephone:  
800.416.3797

E-Mail:  
aandh@chartisinsurance.com

Web:  
www.chartisinsurance.com

**CHARTIS**   
Your world, insured

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states. Assistance Services provided by Travelguard, a Chartis company.