

# California

California defines “Travel Insurance” as meaning “coverage for personal risks incidental to planned travel, including one or more of the following:

1. Interruption or cancellation of a trip or event;
2. Loss of baggage or personal effects;
3. Damage to accommodations or rental vehicles; or
4. Sickness, accident, disability, or death occurring during travel.”

California excludes the following from the definition of Travel Insurance:

1. Major medical plans, which provide comprehensive medical protection for travelers on trips lasting 6 months or longer (e.g. working overseas, deployed military personnel, etc.);
2. Damage waiver contracts that are part of a rental company’s agreement under CA Civil Code § 1936(a)(5). The phrase “damage waiver” or “collision damage waiver” cannot be used to describe travel insurance coverage, but the travel insurance contract may otherwise refer to “damage waiver” or “collision damage waiver” provided by a rental company, as defined in CA Civil Code § 1936(a)(1).



*These materials are for informational purposes only, and are not for the purpose of providing legal advice. You should contact your attorney to obtain advice regarding any issue or question.*

# Maryland

Maryland definition of Travel Insurance varies from the standard:

“Travel Insurance” means insurance coverage for personal risk incident to planned travel, including:

1. Interruption or cancellation of a trip or event;
2. Loss of baggage or personal effects;
3. Damage to accommodations or rental vehicles; or
4. Sickness, accident, disability, or death occurring during travel, if issued as incidental to the coverage provided by item 1, 2, or 3 of this paragraph.

“Travel insurance” does not include a major medical plan that provides comprehensive medical protection for a traveler on a trip lasting 6 month or longer, such as an individual working outside the United States or military personal being deployed.



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# All Others

(AL, AK, AZ, AR, CO, CT, DC, DE, GA, ID, IL, IN, KS, KY, LA, MA, ME, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OK, OH, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY)

All other states defines “Travel Insurance” as meaning “coverage for personal risks incidental to planned travel, including one or more of the following:

1. Interruption or cancellation of a trip or event;
2. Loss of baggage or personal effects;
3. Damage to accommodations or rental vehicles; or
4. Sickness, accident, disability, or death occurring during travel.”

All other states excludes the following from the definition of Travel Insurance:

1. Major medical plans, which provide comprehensive medical protection for travelers on trips lasting 6 months or longer (e.g. working overseas, deployed military personnel, etc.)

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