

Away From Home Protection FAQs

Does the medical exclusion clause include travel for routine medical checkups? For example, what happens if my dad, who lives in rural northern Minnesota, travels to the Twin Cities for a checkup and passes away on the way there or back?

If the reason for travel is for medical purposes of any sort, it is considered medical tourism and is not covered by the Away From Home Protection. However, if someone traveling for work or leisure need to see a doctor and a death occurs, it would be covered.

My parents recently retired and are starting to plan a few trips out of the country. I think they should have Away From Home Protection, but they are reluctant. Can I sign them up and pay for it on their behalf?

Yes, securing protection for parents who travel is a great idea. Some choose to give Away From Home Protection as a gift. Many parents have purchased it for their child attending college away from home as well.

My wife's business requires her to frequently travel within a three-hour radius from our home. If she passes away while out of town for work, who should I contact? We have made prearrangements at our local funeral home, and it seems like they would be able to manage that relatively short drive.

If the death occurs anywhere over 75 miles away, make sure the first point of contact is through Away From Home Protection by Inman. This ensures adherence to the legal process for transporting the deceased individual. Also, the plan does not allow for reimbursement. Most funeral homes assess a mileage fee for transportation outside of their service radius. If you are more than 75 miles away from home, Away From Home Protection can help mitigate those costs.

I live in the Midwest, and the only traveling I do is to visit my sister in Florida a few times a year. Should I still get Away From Home Protection? I don't want to pay more for the plan protection than what the repatriation costs would actually be if I passed away there.

Typical repatriation costs from Florida to the Midwest are \$1,500-\$2,500 on average. The price of Away From Home Protection is \$475.

My husband travels around the country quite a bit for work, so he signed up for Away From Home Protection. If something happens to him while he is away, I'm just wondering if I will be involved in the process of determining and arranging how he is transported back for a service?

Away From Home Protection personnel are in constant communication with the family as well as with the receiving funeral home. They work together to determine whether air travel or ground transportation is most efficient and will best meet their needs. Everything is done in conjunction with the family's wishes.

How does the coverage apply when someone moves but wants to be buried in the original place of residence? My grandma lived in Minnesota her entire life but recently moved to Arizona. If she got Away From Home Protection and she died in Arizona, would it cover costs to have her shipped to Minnesota where her burial plot is?

Away From Home Protection is entirely based on legal address. If the participant passes away more than 75 miles from their legal place of residence, then Away From Home Protection will get them to their funeral home at the time of fulfillment.