

TOUR TRIP PROTECTOR

TRAVEL PROTECTION PLAN



SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

<u>Benefit</u>	<u>Maximum Limit</u>
Trip Cancellation**	Trip Cost*
Trip Interruption	100% of Trip Cost*
Travel Delay – 6 hours	\$750 (\$150/day)
Itinerary Change	\$300
Single Supplement	Included
Missed Tour or Cruise Connection – 3 hours	\$300
Medical Evacuation and Repatriation of Remains	\$250,000
Baggage and Personal Effects	\$1,000
Baggage Delay – 24 hours	\$250
Accident & Sickness Medical Expense	\$50,000
Optional Cancel for Any Reason (CFAR)***	75% of Trip Cost*
Optional Travel Inconvenience	\$750 (\$250 per inconvenience)
Non-Insurance Worldwide Emergency Assistance Services	Included

* Up to the lesser of the Trip Cost paid or the limit of coverage on your confirmation of coverage.

** For \$0 Trip Cost, there is no Trip Cancellation, and only \$500 return air ticket cost for Trip Interruption.

*** CFAR coverage is up to 75% of the prepaid, nonrefundable trip cost. CFAR is optional and available for purchase at the individual level. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR is available if purchased within 21 days of the date your initial deposit for your trip is received, and insure the full cost of any subsequent arrangements added to your trip within 21 days of the date of your payment. For \$0 Trip Cost there is no CFAR. **This benefit is not available to residents of New York State.** This Cancel for Any Reason Benefit does not cover penalties associated with any Travel Arrangements not provided by Retail Travel Supplier or the failure of Retail Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.

PLAN COST PER PERSON

Trip Cost	Age of Traveler					
	0-25	26-40	41-58	59-67	68-80	81+
\$1-\$30,000	4.74%	4.84%	5.34%	8.01%	15.36%	26.71%

PLAN COST PER PERSON – with Optional CFAR

Trip Cost	Age of Traveler					
	0-25	26-40	41-58	59-67	68-80	81+
\$1-\$30,000	7.01%	7.16%	7.89%	11.84%	22.70%	39.47%

Optional Travel Inconvenience:

\$15.70 per person

These rates are for trips up to 30 days – for each day over 30 add \$6.60 per person, per day.
All of the above rates are for the plan which includes insurance and non-insurance services.

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GENERAL LIMITATIONS AND EXCLUSIONS

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, Family Member, or Service Animal scheduled and booked to travel with You.

The following exclusion applies to the Trip Cancellation and Trip Interruption:

We will not pay for any loss or expense caused due to, arising or resulting from a Pre-Existing Medical Condition, as defined in the plan.

The following exclusions apply to the Medical Expense benefits:

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. Elective Treatment and Procedures;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion;
5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the plan is in effect;
6. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator;
7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits:

We will not pay for any loss or expense caused due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane;
2. being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war, except as the policy specifically provides otherwise;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner;
6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. a loss or damage caused by detention, confiscation or destruction by customs.

Pre-Existing Medical Condition Exclusion Waiver

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased within 21 days of the date your initial payments or deposits for your trip is received, and you are medically able and not disabled from travel at the time you pay for the plan, based on assessment of a physician.

This plan is not available to residents of MO, MT, NY, PA, or WA.

PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

This document contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al., T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. Your travel retailer maybe compensated for the purchase of a plan. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured: P.O. Box 6503, Glastonbury, CT 06033; 866-684-0218; customercare@travelinsured.com; California license #0113223.