

How Our Vacation Series Plans Compare

Insurance Benefits	Basic	Classic	Classic Plus
Trip Cancellation	Trip Cost	Trip Cost	Trip Cost
Trip Interruption	Trip Cost	150% of Trip Cost	150% of Trip Cost
Travel Delay (6 hours or more)	\$100 Per Day \$500 Maximum	\$150 Per Day \$750 Maximum	\$150 Per Day \$750 Maximum
Itinerary Change	Not Available	\$250	\$250
Missed Connection	\$500	\$2,500	\$2,500
Medical Expense/Emergency Evacuation	Primary Coverage (No Deductibles)	Primary Coverage (No Deductibles)	Primary Coverage (No Deductibles)
Accident & Sickness Medical Expenses	\$35,000	\$100,000	\$100,000
Emergency Medical Evacuation & Repatriation of Remains	\$100,000	\$1,000,000	\$1,000,000
Non-Medical Emergency Evacuation	Not Available	\$25,000	\$25,000
Baggage & Personal Effects	\$500	\$2,500	\$2,500
Baggage Delay (12 Hours or More)	\$100	\$250	\$250
Accidental Death & Dismemberment			
24-Hour Coverage During the Trip	Not Available	\$25,000	\$25,000
Cancel For Any Reason*	Not Available	Not Available	75% of Non-Refundable Trip Cost
Non-Insurance Services	Basic	Classic	Classic Plus
One Call 24-Hour Assistance Service	Included	Included	Included
Global Xpi Medical Records Service	Included	Included	Included

* **The Cancel For Any Reason Benefit** is subject to: 1) You purchasing of the Classic Plus Plan within 21 days of the date of Your original Trip deposit; 2) You insuring 100% of the cost of all Travel Arrangements that are subject to cancellation penalties or restrictions; and 3) You cancelling Your Trip two (2) days or more before Your Scheduled Trip Departure Date. If You cancel Your Trip for a covered reason, You will be reimbursed for 100% of the cost of Your prepaid, non-refundable Travel Arrangements (limited to the amount of coverage purchased) and is not available to New York residents.

INFORMATION YOU NEED TO KNOW

Benefits in this brochure are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all coverages and services. This advertisement does not constitute or form any part of the Plan Document or any other contract of any kind. **Plan benefits, limits, and provisions may vary by state jurisdiction or may not be available in all states.**

To review full plan details (Basic-T925B, Classic-T925C, Classic Plus-T925P) online, go to travelsafe.com under the Plan Information menu.

Coverage Highlights	Basic	Classic & Classic Plus
Maximum Trip Cost	\$10,000	\$100,000*
Maximum Trip Duration	30 Days	120 Days*
Maximum Age	Up to Age 79	None
Pre-Existing Conditions Exclusion Waiver	Not Applicable	Within 21 Days of Trip Deposit
Pre-Existing Condition Exclusion Look Back Period	60 Day Period	60 Day Period
Non-Medical Emergency Evacuation		✓
Hospital of Choice		✓
Pre-Existing Condition Exclusion only applies to an Insured who is Traveling	✓	✓
Trip Cancellation due to Hurricane Warning		✓
Revocation of military leave or re-assignment due to war		✓
Unannounced Strike or inclement weather causing complete cessation of service by a common carrier for at least 12 hours	✓	✓
Terrorist Incident occurring in a city listed on the Trip itinerary within 30 days of Scheduled Departure Date	✓	✓
Bankruptcy or Default of a Travel Supplier		✓
Residence, destination or workplace (except Basic) made uninhabitable by a natural disaster	✓	✓
Job Termination or transfer, required to work or merger/acquisition		✓
Extension of a school year in conflict with Trip dates		✓
* For Persons Age 80 and older, the maximum eligible Trip cost is \$15,000 and the maximum eligible Trip length is 30 Days.		

Pre-Existing Condition Exclusion Waiver

The Pre-Existing Condition exclusion is waived (under the **Classic and Classic Plus Plans only**) provided You have purchased the plan within 21 days of the date of Your initial trip deposit and You are not disabled from travel at the time You purchase this plan.

Insurance Benefits are not payable for any loss 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 to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;
4. riding or driving in races, or speed or endurance competitions or events;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as a professional in a stunt, athletic or sporting event or competition;
7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion;
12. dental treatment (except as coverage is otherwise specifically provided herein);
13. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
14. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
15. a loss or damage caused by detention, confiscation or destruction by customs;
16. Elective Treatment and Procedures;
17. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
18. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements for reasons other than Bankruptcy or Default;
19. a mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You; or
20. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Policy is not in effect for You.

Your Satisfaction Is Important To Us

If You are not satisfied for any reason, You may return Your plan documents to TravelSafe within 14 days after receipt. Your plan payment will be refunded (less the Enrollment Processing Fee, when applicable), provided You have not filed a claim or departed on Your Trip. When so returned, the plan is void from the beginning.

Optional Insurance Benefits

Extended Personal Property Benefits

This optional benefit provides the following:

1. **Sports Equipment Rental** - If, while on Your Trip, Your checked sports equipment is lost, stolen, damaged or delayed by a Common Carrier for 12 hours or more, benefits will be paid for the reasonable cost of renting sports equipment during Your Trip.
2. **The Baggage and Personal Effects does not include section** is amended to delete the following exclusions, subject to a \$100 deductible per occurrence:
 - 15) professional or occupational equipment or property, whether or not electronic business equipment;
 - 17) telephones or PDA devices, computer hardware or software.

The maximum limit of liability for items #1 and #2 above is \$1,000.

Rental Car Damage

This optional benefit provides up to \$35,000 of coverage for damage due to collision, theft, vandalism, windstorm, fire, hail, flood or any cause not within the Insured's control to a car rented while in his/her possession on a Trip. This benefit pays for the lesser of: a) the cost of repairs and rental charges imposed by the rental company while the car is being repaired; or b) the Actual Cash Value of the car, meaning purchase price less depreciation; or c) \$35,000.

Accidental Death & Dismemberment

This optional benefit allows coverage to be added for Air Flight Accidental Death & Dismemberment. Three optional limits are available: \$100,000, \$250,000 or \$500,000.

Customer Service and Claims

Have questions or need to report a claim? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions, report and complete your claim(s) online at travelsafe.com.

The Claims Administrator is:

Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency)
9225 Ward Parkway, Suite 200, Kansas City, MO, 64114

To Report a Claim: 1-888-411-5378

Insurance Benefits are Underwritten By: United States Fire Insurance Company.

24 Hour Assistance Service is provided by: One Call Worldwide Travel Services Network, Inc. and **Global Xpi Services are provided by:** Global Xpi, Inc.



Vacation Protection Plans



24

**Hour Protection
WORLDWIDE**
— Since 1971 —

**FOR CUSTOMER SERVICE CALL:
1-888-885-7233**