

## A Travel Protection Plan designed for groups of 10 or more...

Help protect your travel investment, your belongings and most importantly you from those unforeseen circumstances that may arise before or during your trip. (This Travel Protection Plan, **F442G**, consists of Insurance Benefits and Non-Insurance Assistance Services.)



### Schedule of Benefits

### Maximum Benefit Amount

<b>Trip Cancellation</b> .....	<b>up to 100% of the non-refundable insured Trip Cost</b>
<b>Trip Interruption</b> .....	<b>up to 100% of the non-refundable insured Trip Cost</b>
<b>Missed Connection</b> .....	<b>\$500</b>
<b>Trip Delay</b> .....	<b>up to \$150 Per Day, to Maximum of \$1,000</b>
<b>Accident and Sickness Medical Expense</b> .....	<b>\$100,000</b>
<b>Medical Evacuation &amp; Repatriation of Remains</b> ....	<b>\$100,000</b>
<b>Non-Medical Emergency Evacuation</b> .....	<b>\$25,000</b>
<b>Accidental Death and Dismemberment</b> .....	<b>\$25,000</b>
<b>Baggage &amp; Personal Effects</b> .....	<b>\$2,500</b>
<b>Baggage Delay</b> .....	<b>Up to \$500</b>

### Non-Insurance Assistance Services

#### Generali Global Assistance FootprintID®

Trip Cost	Plan Cost	Trip Cost	Plan Cost
\$0,000 - \$2,000 ....	\$120.00	\$4,001 - \$5,000 .....	\$415.00
\$2,001 - \$3,000 ....	\$239.00	\$5,001 - \$6,000 .....	\$509.00
\$3,001 - \$4,000 ....	\$325.00	\$6,001 - \$10,000 .....	\$740.00

*\*Plan Payments are for the full Travel Protection Plan and includes a fee for non-insurance assistance services. You may obtain information on the plan fees by emailing [assistancefees@tripmate.com](mailto:assistancefees@tripmate.com).*

## Schedule of Insurance Benefits Details

**TRIP CANCELLATION OR INTERRUPTION** - If you cancel or interrupt Your Trip due to a covered Injury, Sickness or death - Your own or that of a Family Member, Traveling Companion or Business Partner - or for Other Covered Reasons as defined in the Plan, You can be reimbursed up to the Trip Cost for the unused non-refundable prepaid Payments or Deposits for the Travel Arrangements (land or water Travel Arrangements only for Trip Interruption) and/or the Additional Transportation Cost paid to return home or join/rejoin the Trip (for Trip Interruption only).

**MISSED CONNECTION** - Provides You with a reimbursement for the unused non-refundable prepaid portions of Your land or water Travel Arrangements, plus the additional costs to join Your Trip, if Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

**TRIP DELAY** - Assists with additional expenses incurred when You are delayed at least 12 hours or more en route to or from or during your trip due to a covered reason. In the event of a covered delay, You can be reimbursed for additional expenses for hotel, meals and local transportation.

**MEDICAL EXPENSE/EMERGENCY EVACUATION** - Can provide Medical Expense benefits for a covered Sickness or Injury incurred while on Your Trip. Under certain circumstances

detailed in the Plan, the Plan can pay for the transportation expenses incurred to evacuate You to the nearest qualified hospital and/or to return You home.

**NON-MEDICAL EMERGENCY EVACUATION** - Provides reimbursement for all reasonable expenses incurred for Your transportation to the nearest place of safety, or to Your primary place of residence, if You must leave Your Trip for a covered Non-Medical Emergency Evacuation.

**ACCIDENTAL DEATH & DISMEMBERMENT** - Provides Medical Expense benefits for a covered Sickness or Injury incurred while on Your Trip. Under certain circumstances detailed in the Plan, this covers the cost to transport you to a medical facility to treat a sickness or injury that is acute or life threatening.

**BAGGAGE & PERSONAL EFFECTS** - Provides reimbursement when Your Baggage or personal belongings are damaged, lost or stolen during Your Trip.

**BAGGAGE DELAY** - Provides reimbursement for the purchase of reasonable additional clothing and personal articles purchased by you if Your Baggage is delayed 24 hours or more during Your Trip.

## General Insurance Exclusions

**Insurance Benefits are not payable for any loss due to, arising or resulting from:** 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; an act of declared or undeclared war; 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; riding or driving in races, or speed or endurance competitions or events; mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); participating as a professional in a stunt, athletic or sporting event or competition; 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; piloting or learning to pilot or acting as a member of the crew of any aircraft; being Intoxicated as defined in the Plan or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; the commission of or attempt to commit a felony or being engaged in an illegal occupation; normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; dental treatment (except as coverage is otherwise specifically provided in the Plan); due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage; any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; a loss or damage caused by detention, confiscation or destruction by customs; Elective Treatment and Procedures; medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You; Bankruptcy or Default or failure to supply services by a supplier of travel services; or an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchase of Coverage for a Trip.

**Excess Insurance:** The insurance provided by the this Plan (except Accident and Sickness Medical Expense, Emergency Medical Evacuation, Medical Repatriation and Return of Remains) shall be in excess of all other valid and collectible insurance or indemnity. Coordination of Benefit Rules apply to the Plan's insurance coverages that provide benefits for health care expenses on an expense incurred basis.

**Waiver of the Pre-Existing Condition Exclusion:** If the travel protection plan is purchased within **14 days of your Initial Deposit Date**, the plan exclusion for Pre-Existing Medical Conditions will be waived, provided You are medically able to travel at the time Your plan cost is paid.

**Additional Limitations and Exclusions Specific to Baggage and Personal Effects:** Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000, T210 et. Al and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2022. 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 Generali Global Assistance and FootprintID®. 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: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and noninsurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate. Trip Mate Inc. (dba Trip Mate Insurance in CA and UT; CA license # 0805270) P.O. Box 527, Hazelwood, MO 63042, 1-833-297-2255, [claimsupport@travelclaimsonline.com](mailto:claimsupport@travelclaimsonline.com).

