

WORLDWIDE TRIP PROTECTOR PLUS



Insurance | Risk Management | Consulting

**TRAVEL RELAXED. TRAVEL SECURE.
TRAVEL INSURED.**



INSURANCE BENEFITS

YOUR FINANCIAL SECURITY

- **Trip Cancellation:** Can provide reimbursement when forced to cancel for reasons covered by the plan. Including **Cancel for Work Reasons:** Trip Cancellation coverage for certain business-related reasons.
- **Trip Interruption:** Can provide reimbursement when you must interrupt your trip for reasons covered by the plan.
- **Missed Connection:** Can reimburse certain expenses if you are delayed for a covered reason and miss your cruise or tour departure.
- **Itinerary Change:** Can provide reimbursement for activities missed due to supplier's itinerary change.
- **Travel Delay:** Coverage that can provide benefits if you are delayed while en route to or from or during your trip for reasons covered by the plan.
- **Cancel for Any Reason*:** Provides Trip Cancellation coverage for any reason when the plan is purchased within 21 days of the date your initial trip deposit is received
- **Interrupt for Any Reason*:** Provides Trip Interruption coverage for any reason.
- **Rental Car Damage:** Can cover damage to a rental car during the trip.
- **Change Fee:** Can reimburse the fees associated with a change to your air itinerary.
- **Reimbursement of Miles or Rewards Points:** Can cover penalty costs of putting miles or reward points back in the account they were removed from.

YOUR PERSONAL HEALTH & SAFETY

- **Accident & Sickness Medical Expense:** Can provide coverage when accident or illness strikes during the trip.
- **24-Hour Accidental Death & Dismemberment (AD&D):** Can provide benefits if you suffer dismemberment or death as a result of an injury that occurs during the trip.
- **Emergency Medical Evacuation, Medical Repatriation, and Return of Remains:** If you suffer an unforeseen sickness/injury (that is acute or life-threatening) during your trip, this may cover the expenses to transport you to a medical facility or your primary place of residence. Coverage includes additional benefits (see plan for details).
- **Non-Medical Emergency Evacuation:** Can cover all reasonable expenses for your transportation to your primary place of residence or nearest place of safety for any covered non-medical event.

YOUR BAGGAGE & PERSONAL BELONGINGS

- **Baggage & Personal Effects:** Primary coverage that can provide benefits if covered bags or personal effects are lost, stolen or damaged.
- **Baggage Delay:** Can reimburse expenses for necessary items when your bags are delayed after your arrival at your destination (other than your return destination).

* Not available to residents of New York State. Additional terms apply and additional eligibility requirements must be met for this coverage to apply.

OPTIONAL COVERAGES

(Available at an additional cost)



ACCIDENTAL DEATH & DISMEMBERMENT (AIR FLIGHT ONLY)

Can provide benefits if you suffer dismemberment or death as a result of an air flight-related injury during your trip, up to the limit purchased.



TRAVEL BENEFITS UPGRADE

Doubles the maximum benefit amounts for Trip Delay, Baggage Delay, Baggage & Personal Effects and Missed Connection.

WAIVER OF THE PRE-EXISTING MEDICAL CONDITIONS EXCLUSION

A Pre-Existing Medical Conditions waiver is available if purchased within stated number of days for your plan. You must insure the full non-refundable trip cost, and you cannot be disabled from travel at the time of purchase. Additional terms apply if other travel arrangements are subsequently added to your trip.

14-DAY "FREE LOOK"

If you are not satisfied for any reason, you may cancel your plan by giving the company or the agent written notice within the first to occur of the following: (a) 14 days from the effective date of your plan; or (b) your scheduled departure date. If you do this, the company will refund your plan cost provided no insured has filed a claim.

NON-INSURANCE WORLDWIDE EMERGENCY ASSISTANCE

No matter how well you plan, travel holds the potential for unexpected events. Many travelers help prepare for the unexpected with non-insurance Assistance Services, which are accessible 24/7 by a toll-free call.

The non-insurance travel assistance feature provides a variety of travel related services. Some of the services offered include:

- Medical and non-medical evacuation arrangement
- Coordination of Repatriation of Remains
- Medical or legal referral
- Inoculation information
- Hospital admission guarantee
- Translation service
- Lost baggage retrieval
- Passport/visa information
- Emergency cash advance
- Bail Bond
- Prescription drug/eyeglass replacement

Worldwide Concierge Services

Restaurant referrals and reservations, ground transportation, event ticketing, tee time reservations, shopping assistance, procurement of hard-to-find items and floral services.

ID Theft Recovery Assistance

Cancellation of lost or stolen credit cards, place fraud alert on customer's credit records with three major credit reporting agencies, cash advance and translation services when traveling, provide a guide detailing the steps to restore one's identity.

Business Concierge Services

Assistance with business services and telephone and web conferencing, real-time weather travel delays, emergency travel arrangements.



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Coverages may vary and not all coverage is available in every state.

Insurance benefits are subject to exclusions and limitations, including an exclusion for pre-existing conditions. Coverages that are not primary are in excess of all other valid and collectible insurance or indemnity.

This document contains highlights of the plans. The plans include insurance benefits underwritten by the United States Fire Insurance Company and non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Coverages may vary and not all coverage is available in all jurisdictions. California license #0113223, 855 Winding Brook Drive, Glastonbury, CT 06033. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component can contact Travel Insured at 800-243-3174 or customer-care@travelinsured.com.