



TRAVEL PROTECTION PLAN

Designed for Groups and Luxury Chauffeur Drive Packages

Help protect your travel investment, your belongings and most importantly you for those unforeseen circumstances that may arise before or during your trip. (This Travel Protection Plan, F429G, consists of Part A, Part B Insurance Benefits, and Non-Insurance Assistance Services.)



Part A	Travel Arrangement Protection	Maximum Benefit
	Cancellation Penalty Waiver.....	Cash Refund up to Trip Cost

Part B	Travel Insurance Benefits	Maximum Benefit
	Accidental Death and Dismemberment	\$25,000
	Non-Medical Evacuation	\$25,000
	Medical Expense/Emergency Assistance	\$100,000
	Accident & Sickness Medical Expenses	Included
	Emergency Evacuation	Included
	Repatriation of Remains	Included
	Trip Interruption	Trip Cost
	Missed Connection	\$500
	Travel Delay (12 Hours or More)	\$1,000
	Baggage and Personal Effects	\$2,000
	Baggage Delay (24 Hours or More)	\$500

Non-Insurance Assistance Services
One Call 24-Hour Assistance Services
Global Xpi Medical Records Services

Please Note: This is only a brief description of the benefits and services included in this Plan. Insurance benefits are subject to provisions, exclusions and limitations which may vary by state jurisdiction. This advertisement does not constitute or form any part of the Plan Document or any other contract of any kind. The Plan Document will be sent with your initial invoice. It is also available to you at www.tripmate.com/WpF429G. Certain terms, conditions, and limitations may apply. See the Plan Document for complete details. Coverage options may vary and may not be available in all states.

PART A CANCELLATION PENALTY WAIVER DETAILS

Cancellation Penalty Waiver.....Cash Refund Up To Trip Cost*

The Cancellation Penalty Waiver of this Part A is not an insurance benefit and is provided by CIE Tours. The Cancellation Penalty Waiver allows you to cancel your Trip due to covered Injury, Sickness or death – Your own or that of a Traveling Companion or Family Member – or for Other Covered Reasons as defined in the Plan Document. You will be reimbursed up to the Trip Cost for the cancellation charges imposed on the Travel Arrangements provided by CIE Tours.

For New York Residents Only – The Part A Cancellation Penalty Waiver is replaced by insurance benefits underwritten by United States Fire Insurance Company

PART B TRAVEL INSURANCE BENEFITS AND DETAILS

TRIP INTERRUPTION – Provides You with a reimbursement for the unused land or water Travel Arrangements for Your Trip, plus the additional airfare cost to return home, if Your Trip is interrupted for a covered reason.

MISSED CONNECTION – Provides You with a reimbursement for the unused portions of Your 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.

TRAVEL DELAY – Assists with additional travel expenses incurred when You are delayed 12 hours or more due to a covered reason. In the event of a covered delay, You will be reimbursed for additional expenses for hotels, meals, and transportation.

ACCIDENTAL DEATH & DISMEMBERMENT – Provides coverage for loss of life, limb or sight resulting from an Accidental Injury occurring during Your Trip.

MEDICAL EXPENSE/EMERGENCY EVACUATION – Provides Medical Expense benefits for a covered Sickness or Injury incurred while on Your Trip. When required, We will evacuate You to the nearest qualified hospital and will then return You home when You are safe to travel.

BAGGAGE & PERSONAL EFFECTS – Provides reimbursement when Your Baggage or personal belongings (including passports and visas) are damaged, lost or stolen during Your Trip.

BAGGAGE DELAY – Provides reimbursement for the purchase of necessary personal items such as change of clothes and toiletries if Your checked Baggage is delayed 24 hours or more..

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 herein, 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 herein); 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; 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; a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; or 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.

Waiver of the Pre-Existing Condition Exclusion: The exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan is received within 7 days of the date Your initial Payment or Deposit for Your Trip is received; and (b) You are not disabled from travel at the time Your plan payment is paid.

The Part B Insurance Benefits are underwritten by: United States Fire Insurance Company; 5 Christopher Way, 3rd Flr, Eatontown, NJ 07724 under Policy Form Series T-210 MP.

Non-Insurance Assistance Services: are not insurance benefits underwritten by United States Fire Insurance Company. One Call 24-Hour Assistance Services are provided by: One Call Worldwide Travel Services Network, Inc. and Global Xpi Medical Records Services are provided by Trip Mate.

For inquiries regarding the Plan: Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency), 9225 Ward Parkway, Suite 200, Kansas City, MO, 64114, 1-800-888-7292.

