

This document describes the highlights of the Worldwide Trip Protector Plan you are purchasing. You will be provided a full description of benefits, conditions, limitations and exclusions of the plan, once purchased.

Travel Insured is committed to protecting all aspects of your trip. Worldwide Trip Protector consists of the finest travel protection benefits, which protect you from unexpected occurrences that can happen around the world or around the corner. This plan is available to U.S. residents of all ages.

With Worldwide Trip Protector you are covered in the event of unforeseeable trip related expenses such as:

- * Trip cancellation, interruption and delay
- * Emergency medical treatment or evacuation
- * Lost, stolen or damaged baggage or travel documents
- * Baggage delay
- * Accidental Death and Dismemberment

Worldwide Travel Assistance Service Included!

With Worldwide Trip Protector, our customers are just a phone call away from:

- * Medical evacuation and repatriation assistance
- * Medical or legal referral
- * Guaranteed hospital admission
- * Translation services
- * Lost baggage retrieval
- * Inoculation information
- * Passport / Visa information
- * Emergency cash advance
- * Bail bond
- * Eyeglass replacement

Purchase Within 14 Days of Your Initial Trip Deposit for Pre-Existing Condition Waiver:

The Pre-Existing Condition exclusion will be waived if the protection plan is purchased within 14 days of the initial Trip deposit, You purchase this policy for the full non-refundable cost of Your Trip, You are not disabled from travel at the time You pay the plan cost and this is the first and only booking for this same destination and dates of travel.

Cancellation Protection:

You may cancel the Protection Plan by giving us written notice within either fourteen (14) days from the date of issuance of Your protection plan, or Your Scheduled Departure Date whichever occurs first, provided You have not submitted a claim. If You do this, we will refund Your plan cost in full (less the \$6.00 administration fee). If past fourteen days, your plan cost is non-refundable.



This document describes the highlights of the Worldwide Trip Protector Plan you are purchasing. You will be provided a full description of benefits, conditions, limitations and exclusions of the plan, once purchased.

PART A - TRAVEL PROTECTION

Trip Cancellation - Up to Trip Cost*

- Protect your travel investment if you cancel your trip due to a listed reason. Listed reasons include: Sickness, Injury, death, Home made uninhabitable by fire or flood, Traffic accident, Employer termination, or Natural disaster at the site of Your destination. **Not applicable to the Post Departure Plan.*

Trip Interruption - Up to 150% of Trip Cost**

- Protect your travel investment if you interrupt your trip due to a listed reason. ****\$1,000 Return Air Only for Post Departure Plan.**

Missed Connection - \$300

- Reimburse you for additional transportation if you miss your connection.

Trip Delay - \$750 (\$150/day)

- Reimburse you for additional accommodations or travel expenses if you are delayed.

PART B - BAGGAGE PROTECTION

Baggage & Personal Effects - \$1,000

- Safeguard your luggage if it is lost, stolen or damaged while on your trip.

Baggage Delay - \$200

- Reimburse you for the purchase of essential items if your baggage is delayed for more than 24 hours.

PART C - MEDICAL PROTECTION

Emergency Accident and Sickness Medical Expense - \$50,000

- Covers you for Medical expenses incurred during your trip as a result of an accidental Injury which occurs or Sickness which first manifests itself during the Trip.

Emergency Evacuation and Repatriation of Remains - \$500,000

- Provides for evacuation and transportation to the nearest adequate medical facility.

PART D - TRAVEL ACCIDENT PROTECTION

Accidental Death & Dismemberment - \$10,000

- You are eligible for benefits, up to the benefit amount shown when You sustain Injuries resulting in any of the listed Types of Loss, while on a Trip.

PART E - OPTIONAL TRAVEL ACCIDENT PROTECTION

I. Optional Medical Protection

Additional Emergency Accident and Sickness Medical Expense - \$50,000 (For a total of \$100,000)

- Covers you for Medical expenses incurred during your trip as a result of an accidental Injury which occurs or Sickness which first manifests itself during the Trip.

Additional Emergency Evacuation and Repatriation of Remains - \$500,000 (For a total of \$1 million)

- Provides for evacuation and transportation to the nearest adequate medical facility.

II. Optional Collision Damage Waiver - \$25,000

- Covers you if you rent a car while on a Covered Trip and, and the car is damaged due to a listed reason. Listed reasons include: collision, theft, vandalism, windstorm, fire or hail.

III. Optional Flight Accident Protection - Up to the amount purchased (Optional limits of \$100,000, \$250,000, \$500,000 or \$1,000,000 per person.)

- Covers you for injuries sustained while riding as a passenger in or on, boarding or alighting from an aircraft, or being struck or run down by an aircraft. *Conditions, limitations and exclusions apply.*

**Worldwide Assistance Services are included with the purchase
of your Worldwide Trip Protector plan.**

Questions?

Contact Travel Insured International at 1-800-243-3174.