

	Worldwide Trip Protector Gold	Worldwide Trip Protector	Worldwide Trip Protector Lite Expanded	Worldwide Trip Protector Lite
Trip Cancellation	Included	Included	Included	Included
Trip Interruption	150% of Trip Cost	150% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Missed Connection/Itinerary Change	\$750	\$500	\$200	n/a
Trip Delay	\$1,500	\$1,000	\$500	\$500
Pet Care	\$300	\$300	n/a	n/a
Baggage & Personal Effects	\$2,500	\$1,000	\$750 (\$50 deductible)	\$750 (\$50 deductible)
Baggage Delay	\$500	\$300	\$200	\$200
Pre-existing Condition Waiver* (when purchased in time frame specified)	Included	Included	Included	n/a
Financial Default (when purchased in time frame specified)	Included	Included	Included	n/a
Terrorism	Included	Included	Included	Included
Emergency Accident and Sickness Medical Expense	\$50,000 (\$50 deductible)	\$50,000 (\$50 deductible)	\$15,000 (\$50 deductible)	\$10,000 (\$50 deductible)
Emergency Evacuation, Medically Necessary Repatriation and Repatriation of Remains	\$1,000,000	\$500,000	\$100,000	\$100,000
Accidental Death & Dismemberment	\$25,000	\$10,000	n/a	n/a
Accidental Death & Dismemberment Common Carrier (Air Only)	\$100,000	Optional	Optional	Optional
Renters Collision Insurance	Included	Optional	Optional	Optional
Medical Upgrade	Optional	Optional	Optional	Optional
Cancel for Any Reason	Optional	Optional	n/a	n/a
Cancel for Work Reasons	Optional	Optional	Optional	Optional
Baggage Upgrade	n/a	Optional	n/a	n/a
Sports Coverage	Optional	Optional	Optional	Optional
School Day Extension	Included	Included	Included	n/a
Family-Friendly	n/a	All kids provided coverage at no extra charge	One child provided coverage at no extra charge	One child provided coverage at no extra charge

* Purchase within 30 days on Gold, 21 days on WTP and 14 days on Lite Expanded of your initial trip deposit for Pre-Existing Condition Waiver: Pre-ex waiver is available if purchased within stated number of days for your plan and for the full non-refundable trip cost and the insured is not disabled from travel and this is the 1st and only booking for the same destination and dates of travel.

Plans are underwritten by the United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United State Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2012. Not all coverage is available in all jurisdictions. You will be provided with the certificate of insurance containing the full terms, conditions and exclusions with Your purchase. State variations may apply. All coverage is excess except as required by state law.

Worldwide Assistance Services				
Medical Assistance	Included	Included	Included	Included
ID Theft Assistance	Included	Included	n/a	n/a
24-hour Concierge Assistance	Included	Included	n/a	n/a
Political Evacuation	Included	Included with Medical Upgrade	n/a	n/a
Business Concierge	Included	Included with Baggage Upgrade	n/a	n/a

Travel Assistance Services are provided by an independent organization and not by United States Fire Insurance Company or Travel Insured International.

TRAVEL ASSISTANCE SERVICES



TRAVEL/MEDICAL ASSISTANCE

- Medical Evacuation
- Medically Necessary Repatriation
- Repatriation of Remains
- Medical or Legal Referral
- Bail Bond
- Prescription Drug / Eyeglass Replacement
- Translation Services
- Lost Baggage Retrieval
- Passport / Visa Information
- Emergency Cash Advance
- Inoculation Information
- Hospital Admission Guarantee



ID THEFT RESOLUTION

(not offered in the Trip Protector Lite & Lite Expanded Programs)

- Cancellation of lost or stolen credit cards
- Provide a guide detailing the steps needed to restore one's identity
- Cash advance and translation services when traveling
- Notify all three major credit reporting agencies to obtain a free credit report and place fraud alert on Insured's credit record
- Notify local authorities of ID Theft incident and assist Insured complete necessary reports
- Provide Insured weekly updated status reports until file is closed



CONCIERGE SERVICE

(not offered in the Trip Protector Lite & Lite Expanded Programs)

- Destination profiles
- Event ticketing
- Tee time reservations
- Shopping Assistance Services
- Restaurant referrals and reservations
- Epicurean needs
- Floral Services
- Meet-and-greet services
- Procurement of hard-to-find items



BUSINESS CONCIERGE

(included in the Trip Protector Gold and offered as part of the Baggage Upgrade in the Trip Protector; not available in the Trip Protector Lite & Lite Expanded Programs)

- Emergency correspondence and business communication assistance
- Assistance with locating available business services such as: express/overnight delivery sites, internet cafes, print/copy services
- Assistance with or arrangements for telephone and web conferencing
- Emergency messaging to customers, associates, and others
- Real time weather, travel delay and flight status information
- Worldwide business directory service for equipment repair/replacement, warranty service, etc.
- Emergency travel arrangements



POLITICAL EVACUATION

(included in the Trip Protector Gold and offered as part of the Medical Upgrade in the Trip Protector; not available in the Trip Protector Lite & Lite Expanded Programs)

In the event of a political emergency situation due to government or social upheaval while traveling in a foreign country; the Assistance Company will evacuate you home or to the nearest place of safety and then your transportation to the nearest place of safety, and then to your Resident Country, are covered up to a maximum of \$100,000. Arrangements will be by the most appropriate and economical means available and consistent with your health and safety. If an evacuation is impossible due to hostile conditions, the Assistance Company will use security resources to maintain contact with you until evacuation becomes possible or the emergency is concluded. All arrangements must be arranged and coordinated by the Assistance Company. Services rendered without the coordination and approval of the Assistance Company is not covered.

**TO LEARN MORE,
CALL 1-800-243-3174 TODAY!**