

# Worldwide Trip Protector

Our Worldwide Trip Protector Plan provides insurance with great options to meet your precise coverage needs. We focus on protecting your vacation. You'll focus on enjoying it.  
**Travel Relaxed...Travel Insured!**



## Your Financial Security

- **Trip Cancellation:** Provides reimbursement up to your full, prepaid, non-refundable trip cost when you are forced to cancel.
- **Trip Interruption:** Reimburses you up to 150% of your prepaid, non-refundable trip cost when you must cut your trip short. This may cover unused vacation arrangements and added transportation costs.
- **Missed Connection:** Reimburses up to \$500 in unplanned expenses to rejoin your trip when a 3-hour common carrier delay causes you to miss a cruise or tour departure. Also reimburses activities missed due to a supplier's itinerary change.
- **Trip Delay:** Up to \$200 per day when you are delayed 6 hours or more. Reimbursement of:
  1. Unused, non-refundable trip costs.
  2. Airfare to join trip or return home.
  3. Added transportation expenses.



Child(ren) under age 18 are provided coverage at no extra charge when traveling with and listed on the same application as an insured adult.



## Your Personal Health & Safety

- **Emergency Medical Expense:** Up to \$50,000 to cover treatment costs when accident or illness strikes during the trip! (a \$50 per occurrence deductible applies)
- **Emergency Medical Evacuation / Repatriation:** Up to \$500,000 to transport you to nearest treatment by U.S. standards and return you home when able to fly.
- **Travel Accident Protection (AD&D):** Covers you up to \$10,000 when you suffer dismemberment or death in a travel accident.

## Your Baggage & Personal Belongings

- **Baggage & Personal Effects:** Covers up to \$1,000 when bags or personal effects are lost or damaged.
- **Delayed Baggage:** Reimburses up to \$300 in necessary personal effects when your bags are delayed 12 hours or more after your arrival at the destination.

## Worldwide Trip Protector's World Class Features

- **Pre-Existing Medical Conditions:** Up to 21 days from initial deposit to buy plan with this coverage.
- **Pet Care:** Covers extra boarding time when medical care delays you overseas.
- **Worldwide Emergency Assistance:**\*\*\* 24/7 medical, ID Theft, Concierge Service.

## 14-Day "Free Look"

You may cancel insurance under the Policy by giving Travel Insured International written notice within the first to occur of the following: (a) 14 days from the Effective Date of Your insurance; or (b) Your Scheduled Departure Date. If You do this, the Company will refund Your premium paid (less \$8 administration fee) provided You have not filed a claim under the policy.



## Great Options to Enhance Your Travel Coverage

- **Cancel for Any Reason:** Forced to cancel up to 48 hours prior to departure for a non covered reason, take advantage of our Cancel for Any Reason option that provides up to 75% reimbursement of your prepaid, non-refundable trip costs. **Cost: Multiply Base Plan Cost by .5 per person**
- **Cancel for Work Reasons:** Take the worry out of an unexpected change in job responsibility, purchase Cancel for Work Reasons. **Cost: \$24 per person**
- **Sports Coverage:** For the adventurous types this removes the medical exclusions for an accident you could have while participating in a sports activity. It also covers prepaid greens fees or ski passes, or equipment rentals when your own gear is delayed by common carrier. **Cost: \$30 per person**
- **Medical Upgrade:** Makes medical coverage primary, doubles your Emergency Medical Expense and Evacuation limits, eliminates your deductible, expands evacuation to include Political Evacuation and adds additional Accidental Death & Dismemberment for a total of \$25,000. **Cost: \$25 per person**
- **Baggage Upgrade:** Assistance with locating delivery services, print services, equipment repair and emergency travel arrangements while insuring your business equipment. **Cost: \$25 per person**
- **Renters Collision Insurance:** Up to \$50,000 in coverage for damage to a rental car. **Cost: \$7 per day**
- **Accidental Death & Dismemberment Air Only:** Airline accident insurance. **Cost and Limit per person:** \$8 for \$100,000, \$18 for \$250,000, \$39 for \$500,000, or \$50 for \$1,000,000 of coverage.

Trip Cost Per Person (up to 30 days)	Age						
	0-35	36-60	61-70	71-75	76-80	81-85	86+
\$0	\$20	\$30	\$36	\$49	\$65	\$95	\$105
\$1 - \$250	\$22	\$32	\$38	\$51	\$69	\$100	\$111
\$251 - \$500	\$24	\$35	\$40	\$55	\$72	\$104	\$119
\$501 - \$1,000	\$41	\$51	\$65	\$93	\$116	\$162	\$183
\$1,001 - \$1,500	\$53	\$71	\$90	\$125	\$163	\$221	\$259
\$1,501 - \$2,000	\$71	\$94	\$123	\$174	\$213	\$281	\$330
\$2,001 - \$2,500	\$91	\$117	\$153	\$256	\$301	\$346	\$405
\$2,501 - \$3,000	\$111	\$138	\$182	\$334	\$380	\$407	\$478
\$3,001 - \$3,500	\$130	\$146	\$212	\$374	\$420	\$468	\$556
\$3,501 - \$4,000	\$147	\$161	\$241	\$414	\$455	\$578	\$635
\$4,001 - \$4,500	\$164	\$183	\$306	\$442	\$483	\$619	\$695
\$4,501 - \$5,000	\$184	\$210	\$343	\$474	\$528	\$700	\$767

- Add \$5 per traveler per day for each day over 30.
- You must insure the full non-refundable cost of Your trip.

This document describes highlights of your plan. 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.

Plans are underwritten by the United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United States 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.

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

## Travel Insured!

Call (800) 243-3174  
www.travelinsured.com

AGENCY #



Benefits	Maximum Limits
Trip Cancellation*	Trip Cost**
Trip Interruption (\$500 Return Air Only for \$0 Trip Cost)	150% of Trip Cost**
Missed Connection/Itinerary Change	\$500 (3 hours)
Trip Delay	\$1,000 (\$200/day/6 hrs)
Pet Care	\$300 (\$50/day)
Emergency Accident & Sickness Medical Expense	\$50,000 (\$50 deductible)
Emergency Evacuation/Medically Necessary Repatriation/Repatriation of Remains	\$500,000
Baggage & Personal Effects (\$250 per article/\$500 combined articles limit)	\$1,000
Baggage Delay	\$300 (12 hours)
Accidental Death & Dismemberment	\$10,000
Worldwide Assistance Services***	
Medical Assistance, ID Theft Assistance, 24-Hour Concierge Service	Included

\*Not applicable for \$0 trip cost \*\*Up to the trip cost insured

### United States Fire Insurance Company limitations and exclusions:

Benefits are not payable for Sickness, Injuries or losses of You, Your Family Member, Your Traveling Companion or Your Traveling Companion's Family Member, Your Business Partner, or Your Traveling Companion's Business Partner

1. resulting from suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane; 2. resulting from an act of declared or undeclared war (does not apply to Cancel for Work Reasons coverage); 3. while participating in maneuvers or training exercises of an armed service (does not apply to Cancel for Work Reasons coverage); 4. while riding, driving or participating in races, or speed or endurance contests; 5. while mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment) (mountaineering below 15,000 feet is covered while on Your Covered Trip if You purchase Sports Coverage); 6. while participating as a member of a team in an organized sporting competition; 7. while participating in skydiving, hang gliding, bungee cord jumping (Does not apply while on Your Covered Trip if You purchase Sports Coverage); 8. while piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. received as a result or consequence of being Intoxicated, as specifically defined in the policy, or under the influence of any controlled substance unless administered on the advise of a Legally Qualified Physician; 10. to which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. due to normal childbirth, normal pregnancy (except for complications of pregnancy or as specifically provided under Trip Cancellation/Trip Interruption); 12. due to a mental or nervous condition, unless hospitalized; 13. for dental treatment (except as a result of Accidental Injury to sound natural teeth); 14. which exceed the Maximum Benefit Amount for each attached coverage as shown in the Confirmation of Benefits; or; 15. due to a Pre-existing Condition, as defined in the Policy. The Pre-existing Condition Limitation does not apply to: (a) Emergency Medical Evacuation, Medical Repatriation and Return of Remains coverage; (b) to coverage purchased within 21 days of the initial Trip deposit. The booking for the Covered Trip must be the first and only booking for this travel period and destination, You are not disabled from travel at the time You pay the premium, and You must purchase this policy for the full non-refundable cost of Your Covered Trip.