

# Travel Insured International About Travel Insured International and Our Products



Travel Insured International  
52-S Oakland Ave.  
East Hartford, CT 06128  
800.243.3174  
[www.travelinsured.com](http://www.travelinsured.com)

## Our Programs “At a Glance”

Every Worldwide Trip Protector plan comes with outstanding Travel Insured customer service delivered by the friendliest, most knowledgeable protection professionals in the industry.

	Worldwide Trip Protector Gold	Worldwide Trip Protector	Trip Protector Lite Expanded	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
Kids are Free	n/a	All Kids Free with Related Adult(s)	One Child per Related Adult	One Child per Related Adult
<b>Worldwide Assistance Services</b>				
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

\* 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.

Coverage is underwritten by Arch Insurance Company (a Missouri corporation, NAIC #11150) with executive offices located in Jersey City, NJ. Not all insurance products or coverages are available in all jurisdictions. Coverage is subject to actual policy language.

## Optional Coverages:

# Worldwide Trip Protector

### Cancel for Any Reason

(Not available to residents of Washington State)

Cancel your trip up to 48 hours prior to Your scheduled departure date and receive up to 75% reimbursement of your non-refundable trip cost. Must be purchased within 21 days of your initial trip deposit and at the same time as the original plan purchase. Not available with \$0 trip cost plans.

**Plan Cost: Multiply Base Plan Cost by .5 per adult**

### Cancel for Work Reasons

(Not available to residents of Washington State)

Provides Trip Cancellation for business-related reasons. Coverage must be purchased within 21 days of your initial trip deposit and at the same time as the original plan purchase. Not available with \$0 trip cost plans.

**Plan Cost: \$24 per person**

### Medical Upgrade<sup>1</sup>

Upgrade to make medical coverage primary, double your Emergency Medical Expense and Emergency Evacuation/Medically Necessary Repatriation/Repatriation of Remains limits, expand evacuation to include Political Evacuation and eliminate your deductible.

Increase your Accidental Death & Dismemberment (24 Hour) for a total of \$25,000.

**Plan Cost: \$25 per person**

### Baggage Upgrade

Reimburses you for expenses of your business equipment if it's damaged, lost, stolen or delayed by a Common Carrier for 6 hours and coverage is primary. Includes Business Concierge Services which offers: assistance with locating express/overnight delivery sites, internet cafes, print/copy services, telephone and web conferencing, and worldwide business directory service.

**Plan Cost: \$25 per person**

### Renters Collision Insurance

(Not available to residents of Texas and Washington State)

Covers collision damage to a rental car during the selected term of coverage, up to \$50,000.

**Plan Cost: \$7 per day**

### Accidental Death & Dismemberment Common Carrier (Air Only)<sup>1</sup>

**Plan 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.

### Sports Coverage<sup>1</sup>

*Combined maximum limit of \$1,000 per person*

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 if your own gear is delayed or misdirected by Common Carrier.

**Plan Cost: \$30 per person**

Optional Coverage: applicable only when specifically requested on the application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits.

Children under 18 receive the Cancel for Any Reason and Cancel for Work Reasons coverage free when traveling with and related to the primary adult who purchases the optional coverages.

<sup>1</sup> The purchase of Accidental Death & Dismemberment Common Carrier (Air Only), Medical Upgrade, Baggage Upgrade, and Sports Coverage must apply to all travelers, including kids traveling free with related paying adult.

# Worldwide Trip Protector Gold

### Cancel for Any Reason

(Not available to residents of Washington State)

Cancel your trip up to 48 hours prior to Your scheduled departure date and receive up to 75% reimbursement of your non-refundable trip cost. Coverage must be purchased within 30 days of your initial trip deposit and at the same time as the original plan purchase. Not available on \$0 Trip Costs.

**Plan Cost: Multiply Base Plan Cost by .5 per person**

### Cancel for Work Reasons

(Not available to residents of Washington State)

Provides Trip Cancellation for business-related reasons. Coverage must be purchased within 30 days of your initial trip deposit and at the same time as the original plan purchase. Not available on \$0 Trip Costs.

**Plan Cost: \$24 per person**

### Medical Upgrade

Double your Emergency Medical Expense limit, eliminate deductible and add additional Accidental Death & Dismemberment (24 Hour) for a total of \$50,000.

**Plan Cost: \$25 per person**

### Sports Coverage

*Combined maximum limit of \$1,000 per person*

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 if your own gear is delayed or misdirected by Common Carrier.

**Plan Cost: \$30 per person**

### Accidental Death & Dismemberment Common Carrier (Air Only)

**Plan Cost and Limit per person:** \$18 for \$250,000, \$39 for \$500,000, or \$50 for \$1,000,000 of coverage.

Optional Coverage only applies when requested on the application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits.

All travelers on the same policy must purchase the same optional coverage.

# Worldwide Trip Protector Lite

## Cancel for Work Reasons<sup>2</sup>

(Not available to residents of Washington State)

Provides Trip Cancellation for business related reasons. Coverage must be purchased within 14 days of your initial trip deposit and at time of original plan purchase. Not available for \$0 Trip Cost plans.

**Plan Cost: \$24 per person**

## Medical Upgrade<sup>1</sup>

Double your Emergency Medical Expense and your Emergency Evacuation and Medically Necessary Repatriation of Remains limits.

**Plan Cost: \$25 per person**

## Renters Collision Insurance

(Not available to residents of Texas and Washington State)

Covers collision damage to a rental car during the selected term of coverage, up to \$25,000.

**Plan Cost: \$7 per day**

## Accidental Death & Dismemberment Common Carrier (Air Only)<sup>1</sup>

**Plan 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.

## Sports Coverage<sup>1</sup>

*Combined maximum limit of \$1,000 per person*

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 if your own gear is delayed or misdirected by Common Carrier.

**Plan Cost: \$30 per person**

Optional Coverage applies only when specifically requested on the application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits.

<sup>1</sup> All travelers on the same policy must purchase the same optional coverages, with the exception of RCI which applies to one vehicle per policy.

<sup>2</sup> One Child under 18 per insured adult receives the optional coverage free when traveling with and related to an insured adult who purchases the optional coverage. Not available for plans with \$0 Trip Cost.

# Worldwide Trip Protector Lite Expanded

## Increased Emergency Accident and Sickness Medical Expense

Provides an Emergency Accident and Sickness Medical benefit of **\$15,000**. (\$50 deductible, per occurrence)

## Pre-Existing Medical Condition Waiver

Purchase Lite Expanded coverage within 14 days of initial trip deposit for the full non-refundable cost of your trip to cover a pre-existing medical condition. The booking for the covered trip must be the first and only booking for your travel dates and destination and you must not be disabled from travel when you pay for the policy.

## Financial Default

Purchase Lite Expanded coverage within 14 days of initial Trip Deposit for coverage under Trip Cancellation/Interruption against the financial default or bankruptcy of your supplier.

## School Year Extension

Purchase Lite Expanded for Trip Cancellation/Interruption protection when an extension of the school year calendar caused by weather interferes with your scheduled trip departure date. Extensions due to extra-curricular or athletic events are not covered.

**No matter how well you assist your clients plan, travel holds the potential for unwanted surprises. Travelers today prepare for the unexpected by relying on Travel Insured International. Our Worldwide Travel Services are accessible 24/7/365.**

## 24 Hour Travel Medical & Assistance Services

(Included in all Trip Protector Programs)

- 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

## Concierge Services

(Not offered in the Trip Protector Lite & Lite Expanded Program)

- 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

## ID Theft Recovery Assistance

(Not offered in the Trip Protector Lite & Lite Expanded Program)

- 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

## Political Evacuation Services

((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 home.

Visit our website at [www.travelinsured.com](http://www.travelinsured.com) or one of our online partners and earn higher commissions.

- Amadeus
- Sabre
- EZGuider
- Leisure Pops
- Trams
- Revelex
- WinCruise
- Worldspan by Travelport

Offering Travel Insured Protection Plans has never been easier or faster. Book online today and receive instant confirmations, real-time reporting, and much more.

For information about our website or online partners, contact your Regional Sales Manager at 800-243-3174.



## Business Concierge Services

(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: delivery sites, internet cafes, print/copy services
- Assistance with telephone and web conferencing
- Emergency messaging to customers, associates, and others (phone, fax, e-mail, text, etc.)
- Real time weather, travel delay and flight status information
- Worldwide business directory service for equipment repair/ replacement, warranty service, etc.
- Emergency travel arrangements