WORLDWIDE TRIP PROTECTOR LITE





TRAVEL RELAXED. TRAVEL SECURE. TRAVEL INSURED.

800.243.3174 » WWW.TRAVELINSURED.COM

INSURANCE BENEFITS

YOUR FINANCIAL SECURITY

- Trip Cancellation: Provides reimbursement when forced to cancel for reasons covered by the plan.
- **Trip Interruption:** Provides reimbursement when you must interrupt your trip for reasons covered by the plan.
- **Missed Connection:** Reimburses certain expenses if you are delayed for a covered reason and miss your cruise or tour departure.
- **Travel Delay:** Provides benefits if you are delayed while en route to or from or during your trip for reasons covered by the plan.
- **Change Fee:** Reimburses the fees associated with a change to your air itinerary.
- **Reimbursement of Miles or Rewards Points:** Covers penalty costs of putting miles or reward points back in the account they were removed from.

YOUR PERSONAL HEALTH & SAFETY

- Accident & Sickness Medical Expense: Provides coverage when accident or illness strikes during the trip.
- Emergency Medical Evacuation, Medical Repatriation, and Return of Remains: If you suffer an unforeseen sickness/injury (that is acute or life-threatening) during your trip, this covers the expenses to transport you to a medical facility or your primary place of residence. Coverage includes additional benefits (see plan for details).

YOUR BAGGAGE & PERSONAL BELONGINGS

- Baggage & Personal Effects: Provided benefits if covered bags or personal effects are lost, stolen, or damaged.
- **Baggage Delay:** Reimburses expenses for necessary items when your bags are delayed after your arrival at your destination (other than your return destination).

OPTIONAL COVERAGES

(Available at an additional cost)



ACCIDENTAL DEATH & DISMEMBERMENT (AIR FLIGHT ONLY)

Provides benefits if you suffer dismemberment or death as a result of an air flight-related injury during your trip, up to the limit purchased.



MEDICAL UPGRADE

Doubles the maximum benefit amounts for Accident & Sickness Medical Expense, Emergency Medical Evacuation, Medical Repatriation and Return of Remains



RENTAL CAR DAMAGE

Covers damage to a rental car during the trip.



CANCEL FOR WORK REASON

Optional added reasons for Trip Cancellation.

14-DAY "FREE LOOK"

If you are not satisfied for any reason, you may cancel your plan by giving the company or the agent written notice within the first to occur of the following: (a) 14 days from the effective date of your plan; or (b) your scheduled departure date. If you do this, the company will refund your plan cost provided no insured has filed a claim.



The non-insurance travel assistance feature provides a variety of travel related services. Some of the services offered include:

- Medical evacuation arrangement
- Coordination of Repatriation of Remains
- Medical or legal referral
- Inoculation information
- Hospital admission guarantee

- Translation service
- Lost baggage retrieval
- Passport/visa information
- Emergency cash advance
- Bail Bond
- Prescription drug/eyeglass replacement

ID Theft Recovery Assistance

Cancellation of lost or stolen credit cards, place fraud alert on customer's credit records with three major credit reporting agencies, cash advance and translation services when traveling, provide a guide detailing the steps to restore one's identity.



For benefit limits and plan pricing, get a quote online at www.travelinsured.com
or call 1-800-243-3174.

This document contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain noninsurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. Coverages may vary and not all coverage is available in all jurisdictions. Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. Your travel retailer maybe compensated for the purchase of a plan.CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured: 855 Winding Brook Drive, Glastonbury, CT 06033; 800-243-3174; customercare@travelinsured.com; California license #0113223.