TRAVEL INSURED INTERNATIONAL
A CRUM & FORSTER COMPANY

# ANNUAL MULTI-TRIP PROTECTOR

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## SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

| Base Plan Benefit Per Trip | Maximum Benefit Amount Per Trip |
|---|---|
| Trip Delay - 12 hours | up to $5,000 ($200 per day) |
| Missed Connection - 3 hours | up to $500 |
| Medical Evacuation and Repatriation of Remains | up to $100,000* |
| Political or Security Evacuation and Natural Disaster evacuation | up to $150,000* |
| Baggage and Personal Effects | up to $2,500 ($250 per article) |
| Baggage Delay - 3 hours | up to $750 |
| Accident & Sickness Medical Expense | up to $100,000 |
| Dental Expense sublimit | up to $750 |
| 24-Hour Accident Death and Dismemberment (AD&D) Other than Air Flight | up to $50,000 |
| AD&D Air Flight Only | up tp $25,000 |
| Non-Insurance Travel Assistance Services | Included |

## OPTIONAL BENEFIT OR UPGRADE - AVAILABLE FOR AN ADDITIONAL COST ON A PER TRIP BASIS

| Optional Benefit or Upgrade | Maximum Benefit Amount Per Trip |
|---|---|
| Trip Cancellation[1] | up to 100% of Trip Cost** |
| Trip Interruption[1] | up to 150% of Trip Cost** |
| Cancel for Any Reason*** | up to 75% of Trip Cost** |
| Rental Car Damage and Theft Coverage | up to $50,000 per covered vehicle |
| Medical Evacuation and Repatriation of Remains | up to $400,000* |

**Base Plan**
**Cost Per Person**
**Age 0-17 = $64**
**Age 18-80 = $94**

**Travelinsured.com**

*Per 2 occurrences per plan term.
**Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage.
***Must Purchase Optional Trip Cancellation and Interruption together. After purchased, the optional CFAR buy-up can be purchased. The CFAR benefit must be purchased within 21 days of the date your initial trip payment or deposit is received. You must cancel your trip no later than 48 hours prior to scheduled trip departure. This Cancel for Any Reason Benefit does not cover penalties associated with any Travel Arrangements not provided by the Retail Travel Supplier or the failure of the Retail Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.
1 Trip cancellation and Trip interruption only apply if a trip is cancelled or interrupted by a covered peril. Optional Single Supplement is included once Trip Cancellation/Trip Interruption optional buy up is purchased.

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## General Exclusions and Limitations for Insurance Benefits

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Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, or Family Member scheduled and booked to travel with You.

The following exclusion applies to the Trip Cancellation and Trip Interruption and Medical Expense:
We will not pay for any loss or expense caused due to, arising or resulting from a Pre-Existing Medical Condition, as defined in the plan.

The following exclusions apply to the Medical Expense benefits:
We will not pay for any loss or expense caused due to, arising or resulting from:
1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. Elective Treatment and Procedures;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion;
5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the plan is in effect;
6. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator;
7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits:
We will not pay for any loss or expense caused due to, arising or resulting from:
1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane;
2. being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner;
6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. a loss or damage caused by detention, confiscation or destruction by customs.
9. failure of any tour operator, Common Carrier, or other travel entity, person or agency to provide the bargained-for Travel Arrangements for reasons other than Financial Insolvency or Financial Default. Important: there is no coverage for losses due to, arising or resulting from the Financial Insolvency or Financial Default of Your Travel Supplier or any entity that sold, solicited, negotiated, offered or disseminated this policy to You or Your Traveling Companion;

The plan also contains exclusions specific to Baggage & Personal Effects, Baggage Delay, Optional Rental Car and Theft, and Political or Security Evacuation and Natural Disaster Evacuation.

Please refer to the plan document for full details.

**Pre-Existing Medical Condition Waiver:** The Pre-Existing Condition Exclusion can be waived if you insure all prepaid, non-refundable payments or deposit for the trip and purchase the protection plan within 21 days of the date your initial trip payment or deposit is received. You must insure all prepaid , non-refundable travel arrangements made for the same trip and you must update the coverage to include the additional cost of subsequent arrangements within 21 days of the plan payment. You must be medically able and not disabled from travel at the time you purchase the plan, based on the assessment of a physician.

To purchase this plan, please talk to your travel advisor.

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