



INSURANCE BENEFITS

YOUR FINANCIAL SECURITY

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


YOUR PERSONAL HEALTH & SAFETY

- **Accident & Sickness Medical Expense:** Can provide 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 may cover 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:** Can provide benefits if covered bags or personal effects are lost, stolen, or damaged.
- **Baggage Delay:** Can reimburse expenses for necessary items when your bags are delayed after your arrival at your destination (other than your return destination).

OPTIONAL COVERAGES




ACCIDENTAL DEATH & DISMEMBERMENT (AIR FLIGHT ONLY)
Can provide 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 Medical Expenses & Medical Evacuation limits.



RENTAL CAR DAMAGE
Can cover 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.

NON-INSURANCE WORLDWIDE EMERGENCY ASSISTANCE

PROVIDED BY ONCALL INTERNATIONAL

No matter how well you plan, travel holds the potential for unexpected events. Many travelers help prepare for the unexpected with non-insurance Assistance Services, which are accessible 24/7 by a toll-free call.

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

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.



**TRAVEL INSURED
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A CRUM & FORSTER COMPANY

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

Coverages may vary and not all coverage is available in every state.

Insurance benefits are subject to exclusions and limitations, including an exclusion for pre-existing conditions.

This document contains highlights of the plan. The plan contains insurance benefits underwritten by the United States Fire Insurance Company. C&F 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 2018. The plans also contain non-insurance Travel Assistance Services that are provided by an independent organization, and not by United States Fire Insurance Company or Travel Insured International. Coverages may vary and not all coverage is available in all jurisdictions. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured.