

# WORLDWIDE TRIP PROTECTOR



**TRAVEL INSURED  
INTERNATIONAL**  
A CRUM & FORSTER COMPANY

**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.  
Includes **Cancel for Work Reasons:** Trip Cancellation coverage for certain business-related reasons.
- **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.
- **Itinerary Change:** Provides reimbursement for activities missed due to a supplier's itinerary change.
- **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.
- **24-Hour Accidental Death & Dismemberment (AD&D):** Provides benefits if you suffer dismemberment or death as a result of an injury that occurs 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).
- **Non-Medical Emergency Evacuation:** Covers all reasonable expenses for transportation to your primary place of residence or nearest place of safety for a covered non-medical event.

### YOUR BAGGAGE & PERSONAL BELONGINGS

- **Baggage & Personal Effects:** Provides 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)



### PRIMARY COVERAGE UPGRADE

Makes Baggage & Personal Effects, Baggage Delay, and Accident & Sickness Medical Expense coverages primary.\*



### RENTAL CAR DAMAGE

Covers damage to a rental car during the trip.



### 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.



### TRAVEL BENEFITS UPGRADE

Doubles the maximum benefit amounts for Trip Delay, Baggage Delay, Baggage & Personal Effects and Missed Connection.

## WORLDWIDE TRIP PROTECTOR IS FAMILY FRIENDLY

Extensive coverage for everyone; designed with families in mind.

## WAIVER OF THE PRE-EXISTING MEDICAL CONDITIONS EXCLUSION

A Pre-Existing Medical Conditions waiver is available if purchased within stated number of days for your plan. You must insure the full non-refundable trip cost, and you cannot be disabled from travel at the time of purchase. Additional terms apply if other travel arrangements are subsequently added to your trip.

## 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

**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 and non-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

## **Worldwide Concierge Services**

Restaurant referrals and reservations, ground transportation, event ticketing, tee time reservations, shopping assistance, procurement of hard-to-find items and floral services.

## **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.

## **Business Concierge Services**

Assistance with business services and telephone and web conferencing, real-time weather travel delays, emergency travel arrangements.



For benefit limits and plan pricing, get a quote online at  
**[www.travelinsured.com](http://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 a 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 may be 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. 12.28.2020 | T-17122h | AH-2828