

INSURANCE BENEFITS AND OTHER NON-INSURANCE SERVICES

Benefit Per Trip	Maximum Benefit Amount Per Trip
Trip Cancellation**	Trip Cost*
Trip Interruption***	150% of Trip Cost*
Trip Delay - 6 hours	\$2,250 (\$150/day)
Single Supplement	Included
Missed Tour Connection	\$750
Medical Evacuation and Repatriation of Remains	\$100,000
Political or Security Evacuation and National Disaster Evacuation	\$25,000
Baggage and Personal Effects	\$1,000 (\$300/article)
Baggage Delay - 12 hours	\$250
Emergency Accident & Sickness Medical Expense	\$50,000
Dental Expense Sublimit	\$750
Optional Cancel for Any Reason (CFAR)** 1	75% of Trip Cost*
Non-Insurance Travel Assistance Services	Included

*Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage.

**Trip Cancellation is not applicable when \$0 Trip Cost displayed on Your confirmation of coverage

*** \$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on Your confirmation of coverage

1 CFAR is not available to residents of New York State. Additional costs and terms apply.

Pre-Existing Medical Condition Exclusion Waiver

The exclusion for Pre-Existing Condition will be waived provided:

- Your Payment for this Plan is received within the time sensitive period; and
- You are medically able and not disabled from travel at the time Your plan cost is paid based on the assessment of a Physician.



Contact Overland Summers to begin your coverage today!

PLAN ID/AGENCY #61870

Plan arranged by:



Travel Insured International
855 Winding Brook Drive
Glastonbury, CT 06033
www.travelinsured.com

This advertisement contains highlights of the plans developed by Travel Insured International, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by C&F Services. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. **Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical 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 be compensated for the purchase of a plan and 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. CA DOI toll free number is 800-927-4357. 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 International, P.O. Box 6503, Glastonbury, CT 06033; 855-752-8303; customer@travelinsured.com; California license #0113223. While Travel Insured International markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by Travel Insured and Travel Insured does not receive compensation from USF for providing the non-insurance components of the plans.

TRAVEL
INSURED
INTERNATIONAL
A CRUM & FORSTER COMPANY

TRAVEL PROTECTION



PROTECTION THAT MEETS
YOU IN THE MOMENT.
WE ARE HERE.
GO BE THERE.

Limitations and Exclusions

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(s) appl(y)(ies) 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:

- 1. a Pre-Existing Medical Condition, as defined in the certificate.

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. Alcohol or substance abuse or treatment for the same;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, or elective abortion;
5. Your participation in Adventure or Extreme Activities, riding or driving in races, or participation in speed or endurance competition or events, except as a spectator.

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.

Trip Cancellation: Reimburses up to the Maximum Benefit Amount shown in the Schedule of Benefits, to reimburse You for the unused non-refundable Prepaid Payments You paid for Travel Arrangements when You must cancel Your Trip due to a covered reason.

Trip Interruption: If you must interrupt your trip due to a covered reason, this provides benefits up to the Maximum Benefit Amount shown in the Schedule of Benefits to reimburse You for unused non-refundable land or water Travel Arrangements plus the Additional Transportation Cost paid to: a) join Your Trip if You must depart after Your Scheduled Departure Date or travel via alternate travel arrangements; or b) rejoin Your Trip from the point where You interrupted Your Trip to the next Scheduled Destination; or c) transport You to Your originally scheduled Return Destination of Your Trip.

Trip Delay: If you are delayed for a covered reason at least 6 consecutive hours from the original departure time, which prevents you from reaching your scheduled destination, this reimburses you up to \$150 per day (up to the max benefit amount shown in the schedule of benefits) for unused, nonrefundable prepaid expenses for your trip, plus reasonable additional expenses, as well as additional transportation costs incurred.

Missed Tour Connection: Provides coverage when you miss your tour departure because your arrival at your trip destination is delayed for at least 3 consecutive hours due to any documented delay of a Common Carrier; documented inclement weather condition; or quarantine, hijacking, Strike, Natural Disaster, terrorism or Civil Disorder or Riot.

Medical Evacuation and Repatriation of Remains: Among other things, this reimburses transportation expenses incurred to transport you to the nearest suitable medical facility where treatment is available if you incur a sickness or injury that is acute, severe or life-threatening during your trip and adequate treatment is not available in your immediate area.

Political or Security Evacuation and Natural Disaster Evacuation: You can be reimbursed for travel expenses if you must interrupt your trip for a covered political or security event or natural disaster event when traveling outside your home country. The plan allows for you to be returned to either the host country (if re-entering is safe) or the nearest place of safety as determined by the travel assistance provider.

Baggage and Personal Effects: Covers loss, theft, destruction, or damage of your baggage and personal effects.

Baggage Delay: Provides coverage for the cost of necessary personal items purchased if your checked baggage is delayed or misdirected by a Common Carrier for at least 12 hours from your time of arrival at a destination other than your return destination.

Emergency Accident & Sickness Medical Expense: Provides coverage for medical expenses if a covered accidental injury or sickness occurs during your trip.

Optional - Cancel for Any Reason (CFAR): If you cancel your trip for any reason not otherwise covered by this plan, benefits may be paid for up to 75% of the trip cost provided your payment for the plan is received at or before your final trip payment and you cancel your trip at least 48 hours prior to scheduled trip departure. You can only purchase this optional benefit at the time the protection plan is purchased.

NON-INSURANCE WORLDWIDE EMERGENCY ASSISTANCE (Provided by C&F Services)

All Travel Insured plans include non-insurance assistance services.

24/7 help is available by a toll-free call. The Travel Assistance feature provides a variety of travel related services. Services offered include:

- Medical Evacuation Arrangement
• Medically Necessary Repatriation Arrangement
• Coordination of Repatriation of Remains
• Coordination of 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 Resolution Service
• Concierge Service
• Business Concierge
• Non-Medical Emergency Evacuation Arrangement

Payment reimbursement to the Assistance Company is Your responsibility.

FOR EMERGENCY ASSISTANCE DURING YOUR TRIP CALL: 888-268-2824

OR CALL COLLECT: 603-328-1725 (From all other locations)

