

CORPORATE TRAVEL SERVICE

GROUP TRAVEL PROTECTION PLAN



SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

<u>Benefit</u>	<u>Maximum Limit</u>
Trip Cancellation**	Trip Cost*
Trip Interruption**	150% of Trip Cost
Travel Delay – 6 hours	\$750 (\$150/day)
Missed Connection – 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay – 24 hours	\$400
Non-Medical Emergency Evacuation	\$150,000
Accident & Sickness Medical Expense	\$50,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$250,000
Itinerary Change	\$500
Change Fee	\$250
Cancel for Any Reason (CFAR)***	Optional
Non-Insurance Worldwide Emergency Assistance Services	Included

Coverages may vary and not all coverage is available in all jurisdictions.

* Up to the maximum benefit limit of \$20,000.

** For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only

*** CFAR coverage is up to 75% of the prepaid, nonrefundable trip cost (subject to \$20,000 maximum). CFAR is optional and available for purchase at the individual level. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR is available if purchased at the time of original plan purchase and within 14 days of the date your initial deposit for your trip is received, and you paid your Travel Supplier for the full cost for all non-refundable trip costs for your trip prior to your cancellation of your trip. For \$0 Trip Cost there is no CFAR.



To purchase the Group Travel Protection Plan with or without Cancel for Any Reason please contact:

Corporate Travel Service
(313) 565-8888

This plan is available to U.S. resident of all ages, except residents of New York state. This provides coverage worldwide, but your trip must begin and end at a location (or locations) within the United States.

PER PERSON RATES

Cost of Trip	Rates	With CFAR*	Cost of Trip	Rates	With CFAR*
\$0	\$30	N/A	\$7,001-\$7,500	\$623	\$935
\$1-\$300	\$48	\$72	\$7,501-\$8,000	\$752	\$1,128
\$301-\$500	\$57	\$86	\$8,001-\$8,500	\$785	\$1,178
\$501-\$1,000	\$84	\$126	\$8,501-\$9,000	\$833	\$1,250
\$1,001-\$1,500	\$135	\$203	\$9,001-\$9,500	\$872	\$1,308
\$1,501-\$2,000	\$167	\$251	\$9,501-\$10,000	\$931	\$1,397
\$2,001-\$2,500	\$210	\$315	\$10,001-\$11,000	\$1,028	\$1,542
\$2,501-\$3,000	\$232	\$348	\$11,001-\$12,000	\$1,123	\$1,685
\$3,001-\$3,500	\$281	\$422	\$12,001-\$13,000	\$1,218	\$1,827
\$3,501-\$4,000	\$303	\$455	\$13,001-\$14,000	\$1,313	\$1,970
\$4,001-\$4,500	\$386	\$579	\$14,001-\$15,000	\$1,408	\$2,112
\$4,501-\$5,000	\$397	\$596	\$15,001-\$16,000	\$1,504	\$2,256
\$5,001-\$5,500	\$459	\$689	\$16,001-\$17,000	\$1,599	\$2,399
\$5,501-\$6,000	\$466	\$699	\$17,001-\$18,000	\$1,694	\$2,541
\$6,001-\$6,500	\$528	\$792	\$18,001-\$19,000	\$1,789	\$2,684
\$6,501-\$7,000	\$534	\$801	\$19,001-\$20,000	\$1,884	\$2,826

These rates are for trips up to 30 days – for each day over 30 add \$8.00 per person per day.

The cost of your plan includes travel insurance coverages underwritten by United States Fire Insurance Company as well as non-insurance assistance services provided by C&F Services.

GENERAL LIMITATIONS AND EXCLUSIONS

Insurance benefits are not payable for any loss 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 to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a member of a team in an organized sporting competition; 7. participating in bodily contact sports, skydiving or parachuting, hang gliding or bungee cord jumping; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being intoxicated, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided); 13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Plan's Schedule of Benefits; 14. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 15. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 16. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 17. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects: Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

The following limitation applies to Trip Cancellation: All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, the event should be reported as soon as possible. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

Pre-Existing Conditions Exclusion

Your plan contains a Pre-Existing Conditions provision which may have an impact on your insurance coverage. Pre-existing Condition means an injury, sickness or condition of you or your traveling companion, or your and/or you traveling companion's family member or your business partner within the 180 day period prior to the Effective Date of Your Trip Cancellation coverage under the plan. Please refer to the Plan Document for the complete definition of a pre-existing condition.

Purchase Up to Final Trip Payment Due Date for Pre-Existing Condition Waiver!

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased at or before final trip payment due date, for the full non-refundable cost of the trip and you are not disabled from travel at the time you pay the plan cost.

PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

This document contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al., 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 non-insurance 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 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: P.O. Box 6503, Glastonbury, CT 06033; 800-243-3174; customercare@travelinsured.com; California license #0113223.