



# GROUP PROTECTION PLAN

WHEN PURCHASING ON BEHALF OF ALL TRAVELERS

**FOR AGENT USE ONLY**

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

Trip Cancellation**	
Cancel for Work Reasons	Trip Cost*
Coverage for cancellation due to work-related reasons in addition to job loss	
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 Evacuation & Repatriation	\$250,000
Cancel for Any Reason (CFAR)***	Optional (75% of Trip Cost*)
Non-Insurance Worldwide Emergency Assistance Services	Included

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

\* Up to the lesser of the Trip Cost paid or the limit of Coverage for which benefits are requested and the appropriate plan cost has been paid. Maximum 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 75% of the nonrefundable trip cost. CFAR is optional and available for individuals or your entire group. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. This benefit is not available to residents of New York State.

**These are NET RATES, only to be used when purchasing for ALL travelers. The rates cannot be marked up and all marketing must be pre-approved prior to Group Registration.**

## PER PERSON RATES

Cost of Trip	Rates	Rates with CFAR*	Cost of Trip	Rates	Rates with CFAR*	Cost of Trip	Rates	Rates with CFAR*
\$0	\$15.75	N/A	\$4,501-\$5,000	\$239.25	\$358.88	\$10,001-\$11,000	\$550.50	\$825.75
\$1-\$300	\$24.75	\$37.13	\$5,001-\$5,500	\$264.75	\$397.13	\$11,001-\$12,000	\$601.50	\$902.25
\$301-\$500	\$29.25	\$43.88	\$5,501-\$6,000	\$291.00	\$436.50	\$12,001-\$13,000	\$652.50	\$978.75
\$501-\$1,000	\$43.50	\$65.25	\$6,001-\$6,500	\$316.50	\$474.75	\$13,001-\$14,000	\$703.50	\$1,055.25
\$1,001-\$1,500	\$69.75	\$104.63	\$6,501-\$7,000	\$363.75	\$545.63	\$14,001-\$15,000	\$754.50	\$1,131.75
\$1,501-\$2,000	\$86.25	\$129.38	\$7,001-\$7,500	\$389.25	\$583.88	\$15,001-\$16,000	\$805.50	\$1,208.25
\$2,001-\$2,500	\$108.75	\$163.13	\$7,501-\$8,000	\$402.75	\$604.13	\$16,001-\$17,000	\$856.50	\$1,284.75
\$2,501-\$3,000	\$129.00	\$193.50	\$8,001-\$8,500	\$420.75	\$631.13	\$17,001-\$18,000	\$907.50	\$1,361.25
\$3,001-\$3,500	\$145.50	\$218.25	\$8,501-\$9,000	\$446.25	\$669.38	\$18,001-\$19,000	\$958.50	\$1,437.75
\$3,501-\$4,000	\$181.50	\$272.25	\$9,001-\$9,500	\$467.25	\$700.88	\$19,001-\$20,000	\$1,009.50	\$1,514.25
\$4,001-\$4,500	\$207.00	\$310.50	\$9,501-\$10,000	\$498.75	\$748.13			

The above rates are for trips up to 30 days. For each day over 30, add \$2.25 per person, per day.

All of the above rates are for the plan which includes insurance and non-insurance services.

\*Cancel for any Reason (CFAR) benefit is not available to residents of New York State.

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## 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 Schedule of Benefits; 14. due to a Pre-Existing Condition, as defined in the Policy. 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 Policy 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.

**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.

### **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 vehicle; property illegally acquired, kept, stored or transported; your negligent acts or omissions; 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.

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

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 2016. The plan also contains 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.