

STUDENT GROUP PLANS

BASIC PLAN

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Trip Cancellation	Trip Cost*
Trip Interruption	150% of Trip Cost
Travel Delay – 6 hours	\$750 (\$150/day)
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$100,000
Cancel for Any Reason (CFAR)**	Optional

Non-Insurance Worldwide Emergency Assistance Services	Included
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Coverages may vary and not all coverage is available in all jurisdictions.

*Subject to the maximum benefit amount of \$10,000.

** CFAR coverage is up to 75% of the prepaid, nonrefundable trip cost (subject to the maximum benefit amount in the Plan). CFAR is optional and available for purchase at the individual level. **This benefit is not available to residents of New York State.** See page 2 for more.

DELUXE PLAN

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

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 (\$300 per article)
Baggage Delay – 24 hours	\$300
Non-Medical Emergency Evacuation	\$150,000
Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$100,000
Cancel for Any Reason (CFAR)***	Optional

Non-Insurance Worldwide Emergency Assistance Services	Included
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Coverages may vary and not all coverage is available in all jurisdictions.

*Subject to the maximum benefit amount of \$10,000.

** 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 the maximum benefit amount in the Plan). CFAR is optional and available for purchase at the individual level. **This benefit is not available to residents of New York State.** See page 2 for more.

For either plan, purchase up to final trip payment due date for the Pre-Existing Condition Waiver!

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



Cost of Trip	Rates
\$1 - \$200	\$9
\$201 - \$400	\$12
\$401 - \$600	\$15
\$601 - \$800	\$17
\$801 - \$1,000	\$23
\$1,001 - \$1,500	\$30
\$1,501 - \$2,000	\$36
\$2,001 - \$2,500	\$47
\$2,501 - \$3,000	\$62
\$3,001 - \$3,500	\$71
\$3,501 - \$4,000	\$83
\$4,001 - \$4,500	\$95
\$4,501 - \$5,000	\$110

For trips over 30 days add \$1.50 per person per day up to a max of 180 days.

Optional Cancel For Any Reason available for an additional 50% plan cost per person.

Cost of Trip	Rates
\$0	\$7
\$1 - \$200	\$12
\$201 - \$400	\$17
\$401 - \$600	\$21
\$601 - \$800	\$25
\$801 - \$1,000	\$30
\$1,001 - \$1,500	\$41
\$1,501 - \$2,000	\$54
\$2,001 - \$2,500	\$68
\$2,501 - \$3,000	\$81
\$3,001 - \$3,500	\$94
\$3,501 - \$4,000	\$108
\$4,001 - \$4,500	\$121
\$4,501 - \$5,000	\$135

The above are for rates up to 30 days - for each day over 30 add \$3.00 per person per day.

Optional Cancel For Any Reason available for an additional 50% plan cost per person.

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

Travel Insured International

844-440-8113

groups@travelinsured.com

www.travelinsured.com

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 in skydiving or parachuting, hang gliding or bungee cord jumping; 7. piloting or learning to pilot or acting as a member of the crew of any aircraft; 8. being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 9. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 10. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 11. dental treatment (except as coverage is otherwise specifically provided); 12. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Plan's Schedule of Benefits; 13. 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; 14. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 15. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 16. 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.

Applicable Only to Basic: 17. participating as a member of a team in an organized sporting competition (does not apply to Trip Cancellation); 18. participating in bodily contact sports.

Cancel For Any Reason Protection: Optional coverage applies only when requested on the application and the appropriate additional plan cost has been paid. CFAR must be purchased at the time of plan purchase and with or prior to your final trip payment. If You purchase the Cancel For Any Reason protection and You cancel Your Trip for any reason not otherwise covered by this plan, the Insurer will reimburse You for up to 75% of the prepaid, forfeited, non-refundable payments or deposits You paid for Your Trip (subject to the maximum benefit amount in the Plan). Trip Cancellation must be 48 hours or more prior to Your Scheduled Departure. You must have paid all non-refundable Trip Costs to the Travel Supplier prior to cancellation. This benefit is not available to residents of New York State.

Applicable Only to Deluxe: 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; 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.

ADMINISTRATION:

1. Advisor training is required to offer these group plans. The Group training webinar sign-up is located on the Travel Insured website at www.travelinsured.com.
2. This plan is only available for student, civic and youth organizations with 80% or more travelers 35 years of age or younger. Please note: A family traveling together does not qualify as a group for these plans.
3. All Group Plans must be pre-booked/registered; pre-book your group online at www.travelinsured.com.
4. To complete group registration a copy of the cancellation policies and trip marketing/flyer is required to be sent to the Group Administrator.
5. The cost of the protection plan must be invoiced as a separate line item with an option to purchase by adding the cost to the invoice total.
6. All plan costs are Gross Rates. A commission check will be mailed the month after payment.
7. You will be provided the Plan Documents electronically to distribute to your group members; it is your responsibility to provide the correct State Plan Documents to participants with a copy upon purchase of the plan.
8. Manifest and credit card payments using Master Card, Visa, AMEX or Discover can all be processed right on the Travel Insured website. Payment with the group manifest is due no later than the 15th of the month prior to the date of departure. Payments can also be made by agency check to: Travel Insured International. Mail to: TII, PO Box 6503, Glastonbury, CT 06033-6503, Attn: Group Protection Plan Payment.
9. Group plans can be used for group travel with pre or post supplemental travel arrangements up to an additional 10 days maximum. A Group Plan is defined as 10 or more insured passengers traveling to the same destination with shared core travel dates.
10. The insured passenger's full nonrefundable trip cost should be insured unless you are providing travelers with a post departure plan with \$0 trip 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 T210 et. al. and TP-401 et. al. 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. The cost of your plan is for the full plan. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2019. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** Coverages may vary and not all coverage is available in all jurisdictions. 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. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. 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.