## WORLDWIDE TRIP PROTECTOR EDGE



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

Benefit	Maximum Benefit Amount	<b>OPTIONAL UPGRADE BENEFITS</b> Available for an additional cost.	
Trip Cancellation**	100% of Trip Cost*	Available for an additional cost.	
Trip Interruption**	100% of Trip Cost*	Optional Benefit	Maximum Benefit Amount
Trip Delay - 12 hours	\$300 (\$100/day)	Cancel for Work Reasons <sup>1**</sup>	
Change Fee	\$250		100% of Trip Cost*
Frequent Traveler Reward	\$250	Rental Car Damage and Theft Coverage	\$25,000
Single Supplement	Included	Medical Evacuation and	Additional
Missed Tour or Cruise	\$300	Repatriation of Remains	\$100,000
Connection - 12 hours	<b>\$</b> 500	Accident & Sickness	Additional
Medical Evacuation and	\$100,000	Medical Expense	\$40,000
Repatriation of Remains	<i> </i>	Accident Death and	
Baggage and Personal Effects	\$750 (\$250 per article)	Dismemberment Air Flight Only	Up to the limit purchased
Baggage Delay - 12 hours	\$200	<ol> <li>Must be purchased within 14 days of the date the initial trip deposit is received.</li> <li>*Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage</li> <li>**Not applicable when \$0 Trip Cost displayed on Your</li> </ol>	
Accident & Sickness Medical Expense	\$10,000		
Dental Expense	\$750		
		confirmation of coverage	
Non-Insurance Travel Assistance Services	Included		

# To purchase this plan, please talk to your travel advisor.



www.travelinsured.com

Travel Relaxed. Travel Secure. Travel Insured.

### General Exclusions and Limitations for Insurance Benefits

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. 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 plan.

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. Elective Treatment and Procedures;

4. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion;

5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the plan is in effect;

6. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator;

7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

The plan also contains exclusions specific to Baggage & Personal Effects, Baggage Delay and Rental Car Damage and Theft Coverage

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;

being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed;
 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;

8. a loss or damage caused by detention, confiscation or destruction by customs.

#### Pre-Existing Medical Condition Exclusion Waiver

The Pre-Existing Medical Condition Exclusion will be waived if you purchase the protection plan within 14 days of the date your initial trip payment or deposit is received and you are medically able and not disabled from travel at the time you purchase the plan, based on the assessment of a physician.



To purchase this plan, please talk to your travel advisor.

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 is not a licensed insurance is not required in order to 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, T06033; 855-752-8303; customercare@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 were added to the plans by Travel Insured International, and Travel Insured International does not receive compensation from USF for providing the non-insurance components of the pla

20230522-2915962