



## Our Travel Protector Group Plan - Highlights

### Basic Group Plan (Plan No. 877B) provides:

Benefit	Maximum Benefit Amount
Medical Expense/Emergency Assistance	\$100,000
Accident and Sickness Medical Expense	Included
Emergency Evacuation & Repatriation	Included
<b>One Call</b> 24-Hour Assistance Services	Included
Travel Delay (Up to \$200 Per Day)	\$1,000
Baggage and Personal Effects	\$1,500
Baggage Delay (Up to \$200 Per Day)	\$400

### Comprehensive Group Plan (Plan No. 877C) provides:

All the benefits of the Basic Group Plan (see above), plus "TC/TI":	
Benefit	Maximum Benefit Amount
Trip Cancellation ("TC")	Up to Trip Cost
Trip Interruption ("TI")	150% of Trip Cost
Missed Connection	\$1,000

### Deluxe Group Plan (Plan No. 877D) provides:

All the benefits of the Comprehensive Group Plan (see above), PLUS	
Benefit	Maximum Benefit Amount
Cancel for Any Reason Benefit	75% of Non-Refundable Trip Cost

Our Travel Protector Group Plan provides extensive coverage at low net group rates. Some of the coverage highlights are listed below:

- **Trip Cancellation or Interruption resulting from Bankruptcy or Default** of an airline, cruise line or tour operator (included Plan 877C and Plan 877D only)\*
- Coverage for **Terrorist Incidents as defined** (when optional Trip Cancellation / Interruption is included)
- Coverage for **Pre-Existing Conditions** provided the traveler's premium is received by you within 15 days of his or her initial trip deposit/payment.
- **Cancel For Any Reason Benefit (only included under Plan 877D)** The traveler can cancel his/her trip for any reason not otherwise covered and be reimbursed for 75% of the prepaid, forfeited, non-refundable trip payments or deposits provided: 1) the traveler's payment for this plan is received within 15 days of his or her initial deposit/payment for his or her Trip; and 2) the traveler insures 100% of all prepaid Travel Arrangements that are subject to cancellation penalties or restrictions by the Travel Supplier; and 3) the traveler cancels his or her Trip two (2) days or more before his or her Scheduled Departure Date.
- **Toll-Free 24-Hour Hotline** for travelers to report a claim or check the status of an existing claim. Claims may also be reported online.

\* **Bankruptcy and Default Coverage:** some travel insurance plans limit coverage for financial insolvency to a list of specified suppliers: 1) either suppliers that are struggling and therefore not covered; or 2) a list of financially strong companies which will be covered. **Our Travel Protector's Bankruptcy and Default** coverage does not have those restrictions. It covers the Bankruptcy or Default of an airline, cruise line, tour operator or travel supplier (other than the tour operator or travel agency from whom the traveler purchased his or her Travel Arrangements) causing a complete cessation of travel services more than 14 days following his or her insurance Effective Date, provided the policy has been purchased within 15 days of his or her initial payment

This is a brief description of the insurance. For complete details of coverage, exclusions and limitations refer to the travel insurance certificate available by contacting your Travel Agent, or by calling Trip Mate, Inc., the Plan Administrator, at **1-888-319-5378** (refer to Plan Number 877B, 877C or 877D). Underwritten by United States Fire Insurance Company.