



Our Travel Protector Individual Plan – Highlights

SCHEDULE OF BENEFITS	
Benefit	Maximum Benefit Amount
Accidental Death and Dismemberment	\$50,000
Medical Expense/Emergency Assistance	
Accident and Sickness Medical Expense	\$100,000
Emergency Evacuation and Repatriation ...	\$250,000
One Call 24-Hour Assistance Services.....	Included
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
Missed Connection	\$500
Travel Delay (Up to \$200 Per Day)	\$800
Baggage and Personal Effects	\$2,000
Baggage Delay	\$250
OPTIONAL BENEFIT (If Purchased)	
Cancel For Any Reason Benefit	75% of Non-Refundable Trip Cost

Our Travel Protector – Individual Plan includes a number of significant coverage features which include:

- **Bankruptcy or Default** of an airline, cruise line or tour operator
- **Terrorist Incidents**
- **Pre-Existing Conditions**
- **Emergency Medical Evacuation/Medical Expenses**

Optional Cancel For Any Reason Benefit (if purchased)

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.

Bonus \$100,000 Flight Insurance – When a traveler is enrolled in ***Our Travel Protector – Individual Plan***, they receive a bonus: \$100,000 of Flight Insurance!

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 877). Underwritten by United States Fire Insurance Company.