



Group tours are an exciting way to explore the world, and a Travelex travel protection plan can help ensure that you stay safe during your next tour. Our 360° Group Choice plan provides maximum travel protection for all ages at competitive group rates. Benefits include trip cancellation and interruption, emergency medical coverage, and 24/7 travel assistance services.



## 360° Group Choice | Group Travel Protection

### Plan highlights

- Primary medical coverage
  - Emergency medical evacuation
  - 5-hour travel delay benefit
  - 3-hour missed connection benefit
  - 12-hour baggage delay benefit
- Trip cancellation/interruption benefit includes:
    - Sickness, injury, or death<sup>1</sup>
    - Accommodations at destination uninhabitable or inaccessible
    - Involuntary work termination<sup>2</sup>
    - Arrangements canceled by an airline, cruise line, or tour operator due to severe weather, mechanical breakdown of the aircraft/ship/boat/motor coach, strike, or FAA mandate (12 hours)

### 360° Group Choice plan rates by trip cost and age<sup>3</sup>

| Trip cost           | 0-59    | 60-74   | 75+     |
|---------------------|---------|---------|---------|
| \$0                 | \$35    | \$50    | \$70    |
| \$1 - \$250         | \$42    | \$59    | \$84    |
| \$251 - \$500       | \$51    | \$71    | \$104   |
| \$501 - \$1,000     | \$75    | \$105   | \$159   |
| \$1,001 - \$1,500   | \$93    | \$128   | \$195   |
| \$1,501 - \$2,000   | \$121   | \$145   | \$221   |
| \$2,001 - \$2,500   | \$155   | \$187   | \$284   |
| \$2,501 - \$3,000   | \$190   | \$228   | \$347   |
| \$3,001 - \$3,500   | \$224   | \$270   | \$410   |
| \$3,501 - \$4,000   | \$259   | \$311   | \$473   |
| \$4,001 - \$4,500   | \$293   | \$353   | \$536   |
| \$4,501 - \$5,000   | \$328   | \$394   | \$599   |
| \$5,001 - \$5,500   | \$362   | \$436   | \$662   |
| \$5,501 - \$6,000   | \$397   | \$477   | \$725   |
| \$6,001 - \$6,500   | \$431   | \$519   | \$788   |
| \$6,501 - \$7,000   | \$466   | \$560   | \$851   |
| \$7,001 - \$8,000   | \$518   | \$623   | \$945   |
| \$8,001 - \$9,000   | \$587   | \$706   | \$1,071 |
| \$9,001 - \$10,000  | \$656   | \$789   | \$1,197 |
| \$10,001 - \$11,000 | \$725   | \$872   | \$1,323 |
| \$11,001 - \$12,000 | \$794   | \$955   | \$1,449 |
| \$12,001 - \$13,000 | \$863   | \$1,038 | \$1,575 |
| \$13,001 - \$14,000 | \$932   | \$1,121 | \$1,701 |
| \$14,001 - \$15,000 | \$1,001 | \$1,204 | \$1,827 |

### 360° Group Choice plan benefits<sup>3</sup>

| Benefits   | Coverage                                   |
|--|--|
| Trip cancellation                                | 100% of insured trip cost (up to \$15,000) |
| Trip interruption                                | 150% of insured trip cost (up to \$22,500) |
| Trip interruption—return air only <sup>4</sup>   | \$1,000                                    |
| Travel delay (5 hours)                           | \$1,000 (\$250/day)                        |
| Missed connection—air & cruise only (3 hours)    | \$1,000                                    |
| Baggage & personal effects                       | \$1,500                                    |
| Sporting equipment delay (24 hours) <sup>5</sup> | \$600                                      |
| Baggage delay (12 hours)                         | \$250                                      |
| Emergency medical expenses <sup>6</sup>          | \$25,000                                   |
| Emergency dental expenses <sup>6</sup>           | \$500                                      |
| Emergency medical evacuation & repatriation      | \$150,000                                  |
| Accidental death & dismemberment                 | \$10,000                                   |
| Travel assistance services <sup>7</sup>          | Included                                   |

<sup>1</sup>Of you, a traveling companion, family member, or business partner. <sup>2</sup>Must occur more than 14 days after the effective date of the applicable coverage. <sup>3</sup>Plan is not available to residents of WA. All coverage per insured up to the limits listed. Coverages and rates may vary and may not be available in all states. Rates are subject to change. Rates differ for residents of NY. Please see the policy for details, or call +1.888.574.7026. <sup>4</sup>Coverage for trip interruption and trip interruption—return air only cannot be combined for residents of CT, IN, KS, MO, MT, and VT. <sup>5</sup>The following states will have an eight-hour delay: CT, IN, KS, MO, MT, NY, and VT. <sup>6</sup>\$50 deductible in CT, IN, KS, MO, MT, and VT. <sup>7</sup>Provided by the designated provider listed in the policy. 0626-GRP26FLY1 ROSTER 041526\_V3





## Questions about plan benefits?

Call +1.888.574.7026 or email [360Group@TravelexInsurance.com](mailto:360Group@TravelexInsurance.com), and reference Plan GCRZ-0626.

### Trip cancellation & trip interruption

Protect your travel investments and recover prepaid nonrefundable costs if your trip is canceled or interrupted for a covered reason. Popular covered reasons include:

- Sickness, injury, or death<sup>1</sup>
- Home uninhabitable or inaccessible
- Accommodation at destination uninhabitable or inaccessible
- Traffic accident en route to departure
- Financial insolvency<sup>8,9</sup>
- Arrangements canceled by airline, cruise line, or tour operator due to weather, mechanical breakdown, strike, or FAA mandate (12 hours)
- Quarantine, hijacking, jury duty, or subpoena
- Involuntary work termination<sup>2</sup>

### Travel delay (5 hours)

Reimbursement for reasonable additional expenses — such as accommodations, local transportation, and meals — if a trip is delayed for a covered reason. Time requirements apply.

### Baggage & personal effects

Reimbursement for luggage and personal articles, as well as expenses to reissue passports or visas, if your bags are lost, stolen, or damaged.

### Baggage delay (12 hours)

Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier. Time requirements apply.

### Emergency medical & dental expenses<sup>6</sup>

Emergency medical and dental treatment if a sickness or injury occurs during your trip.

### Emergency medical evacuation & repatriation

Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.

### Accidental death & dismemberment

Provides a benefit if the insured suffers a covered injury or death while on a trip. Exclusions may apply. See policy for details.

### Pre-existing medical condition exclusion waiver<sup>10</sup>

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase.
- The plan is purchased at or before the final trip payment.

A pre-existing medical condition is a sickness, disease, or other condition of you, a traveling companion, or a family member traveling with you for which they have received a recommendation for, or received a diagnostic test, examination, medical treatment, or prescription for drugs or medicine within the 60-day look-back period (in most states) immediately preceding your plan purchase date.

### Plan details

View the policy at [Policy.TravelexInsurance.com/GCRZ-0626](https://Policy.TravelexInsurance.com/GCRZ-0626).

<sup>8</sup>Plan must be purchased at or before final trip payment. <sup>9</sup>Must occur more than 14 days after the effective date of the applicable coverage. <sup>10</sup>State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH.

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered Trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, BASE or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment that includes but is not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected, and that only palliative treatment is provided, and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any Trip taken outside the advice of a Physician; or a Pre-Existing Condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the Insured: any amount paid or payable under any Worker's Compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a Covered Trip, or arising from a Covered Trip, undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind.

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.

This plan provides insurance coverage for your trip that applies only during the covered trip. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at [TravelexInsurance.com/company/privacy](https://TravelexInsurance.com/company/privacy).

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at [Support@ZurichTravelClaims.com](mailto:Support@ZurichTravelClaims.com); P.O. Box 1019, Youngwood, PA 15697-0919; or +1.800.501.4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services Inc., CA agency license #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1.800.492.6116 or +1.410.468.2340.

Coverage available to residents of U.S. states (excluding WA) and the District of Columbia only. Insurance coverage underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series U-TIIV-100-A CW, U-TIIN-100/110-A CW, U-TIGV-100-A CW; U-TIGN-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV 100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110 MT & U-TIGN-100-A MT; in NH U-TIIV-100-A NH; U-TIIV-101-B NY, U-TIIN-100 NY; in OR U-TIIV-100-A OR; in VA U-TIIV-100-A VA and U-TIGV-100-A VA; in VT U-TIIN-100/110-A VT and U-TIGN-100-A VT 0626-GRP26FLY1 ROSTER 041526 V3

