

Exclusions and Limitations

GENERAL EXCLUSIONS: 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, B.A.S.E. 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, including but not limited to anchors, bolts, carabineers, 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; Epidemic or Pandemic; 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 a 60-day period immediately preceding the coverage effective date). 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 is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. If you have questions about coverage available under our plans, please review the policy or contact us. Travelex Insurance Services Inc. 810 N 96th Street, Suite 300, Omaha, NE 68114. Toll Free 844.246.8467. Email: customersolutions@travelexinsurance.com. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

Any inquiry regarding claims may be directed to Zurich Travel Assist at claims@zurichtravelassist.com, P.O. Box 968019, Schaumburg, IL 60196-8019; 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: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340.

Travelex maintains an updated list of alerts and financial defaults on its website available at www.travelexinsurance.com/customer-service/travel-alerts.

Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535). Certain coverages not available in all states. 12.22 LARBRO2

QUESTIONS, ASSISTANCE & CLAIMS

This travel protection plan gives you and your loved ones options when unexpected situations affect your trip, so you can dream, explore, travel on.

WISH TO VIEW PLAN DETAILS?

To view complete details of this travel protection plan, please visit policy.travelexinsurance.com/728ZA-1222.

QUESTIONS ABOUT PLAN BENEFITS?

Contact Travelex Insurance Services with questions prior to your trip departure. Email customersolutions@travelexinsurance.com anytime, or call 844.246.8467 from 8 a.m. – 7 p.m. Central Monday – Friday. Reference Plan #728ZA-1222.

NEED ASSISTANCE WHILE TRAVELING?

If you purchased a travel protection plan, Zurich Travel Assist is available to assist you 24/7 if you have an emergency or need assistance before and during your trip. Email assistance@zurichtravelassist.com or call:

800.555.0870 (toll free within USA and Canada)
416.977.1803 (call collect outside USA and Canada)

NEED TO FILE A CLAIM?

If you purchased this plan and need to file a claim, go to travelexinsurance.com to file your claim online.

If you have questions about your claim, contact Zurich Travel Assist: Email claims@zurichtravelassist.com or call 800.501.4781 from 7 a.m. – 7 p.m. Central Monday – Friday.

For questions, quotes
or to enroll, call 844.246.8467,
or contact your Travel Professional.



Dream. Explore. Travel On.



DELUXE PLAN
COMPREHENSIVE TRAVEL PROTECTION

BENEFIT HIGHLIGHTS¹

TRIP CANCELLATION 100% OF TRIP COST (\$100,000 limit)

TRIP INTERRUPTION 150% OF TRIP COST (\$150,000 limit)

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

- Sickness, injury or death
- Home or destination uninhabitable/inaccessible
- Traffic Accident en Route
- Common Carrier Cancellation/ Delay due to Severe Weather, Mechanical Breakdown, Strike or Federal Aviation Administration Mandate
- Mandatory Evacuation at Destination due to Natural Disaster
- Financial Insolvency²
- Quarantine/hijacking
- Jury duty/subpoena
- Military duty
- Involuntary Termination³

TRAVEL DELAY \$2,000 (\$250 per day)

Reimbursement for additional costs such as accommodations, transportation and meals if a trip is delayed five hours or more.

MISSED CONNECTION \$750

Reimbursement for accommodations, meals and unused portion of the travel arrangements if a connection is missed by three hours or more.

BAGGAGE & PERSONAL EFFECTS \$1,000

Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

BAGGAGE DELAY \$300

Reimbursement for personal articles and expenses if bags are delayed for 12 hours or more.

EMERGENCY MEDICAL EXPENSE⁴ \$50,000

Emergency medical treatment if a sickness or injury occurs while traveling. Additional benefit for Emergency Dental Expense of \$750.

EMERGENCY MEDICAL EVACUATION \$500,000

Emergency medical evacuation to the nearest suitable medical facility.

ACCIDENTAL DEATH & DISMEMBERMENT \$25,000

Reimbursement for permanent loss of life, limbs, or eye sight from a covered accidental injury during travel.

TRAVEL ASSISTANCE SERVICES INCLUDED

A wide range of services before and during trips through a 24/7 toll-free number. Includes assistance with medical emergencies, lost documents or baggage, event ticketing, business services, and much more.



ADDITIONAL COVERAGES

Bonus Coverages

If plan is purchased within 21 days of initial trip payment.

PRE-EXISTING CONDITION EXCLUSION WAIVER² INCLUDED

Pre-existing medical condition exclusions are waived when the Deluxe Plan is purchased within 21 days from initial payment, full trip cost is insured, and traveler is medically able to travel at the time of plan purchase.

FINANCIAL INSOLVENCY COVERAGE² INCLUDED

Cancellation coverage when a tour operator, travel supplier, airline, hotel, etc. suspends operations due to insolvency.

Customized Upgrades

ADVENTURER PLUS LIFESTYLE PAK⁶

Exclusion waiver for participation in professional athletic events, mountain climbing, operating an aircraft and travel on air-supported devices such as hot air ballooning.

RENTAL CAR DAMAGE⁵

Up to \$35,000 per plan for collision damage, vandalism, windstorm, hail, fire or flood occurs to a rental car while on your trip. \$100 deductible.

RATES¹

PLAN RATES¹

| Age Band | Base Plan Per Person (Trips up to \$50,000) | Base Plan Per Person (Trips over \$50,000) | Minimum Premium |
|--|---|--|-----------------|
| 0-34 | 5.1% of Trip Cost | 7.0% of Trip Cost | \$25.50 |
| 35-49 | 6.0% of Trip Cost | 8.3% of Trip Cost | \$30.00 |
| 50-59 | 7.1% of Trip Cost | 9.8% of Trip Cost | \$35.50 |
| 60-69 | 8.9% of Trip Cost | 12.3% of Trip Cost | \$44.50 |
| 70-74 | 11.5% of Trip Cost | 15.9% of Trip Cost | \$57.50 |
| 75-79 | 14.7% of Trip Cost | 20.3% of Trip Cost | \$73.50 |
| 80-84 | 18.0% of Trip Cost | 24.8% of Trip Cost | \$90.00 |
| 85+ | 21.0% of Trip Cost | 29.0% of Trip Cost | \$105.00 |
| Days over 30 | | \$5.00 per person per day | |
| Optional Upgrades | | | |
| Rental Car Damage ⁵ | | \$10 per day per plan | |
| Adventurer Plus Lifestyle Pak ⁶ | | \$18.00 per person | |

Purchase Guarantee

21-DAY REVIEW PERIOD⁷

If you are not completely satisfied within 21 days of purchasing this plan, Travelex will refund your premium cost, if you have not departed on your trip or filed a claim.

Fast Online Claims

CLAIMS PROCESS

Our claims process pays up to five times faster than industry average. Most claims can be filed on the go, without piles of claim forms.⁸



Rates are per traveler and subject to change. 1 All coverages per insured up to limits listed. Minimum plan costs apply. Coverage, rates, pre-existing lookback, and maximum trip length may vary by state. Please see your policy for details, or call 844.246.8467. 2 Plan must be purchased within 21 days of initial trip payment to be eligible for this covered reason. 3 Occurs at least 14 days after effective date of policy. 4 The following states have a \$50 deductible: CT, IN, KS, MO, MT, VT, WA. 5 Not available if traveling to the following countries: Costa Rica, Jamaica, Ireland, and Mexico. 6 Included in Base Plan for residents of IL. 7 Thirty days in IN, NH, and UT. 8 Based on industry average. Fastest payment on approved claims is based on 'electronic payment' of claim.