Exclusions and Limitations

GENERAL EXCLUSIONS: This plan does not cover any loss caused by or resulting from: intentionally self-inflicted injury, suicide, or attempted suicide of the insured, traveling companion while sane or insane; normal pregnancy or childbirth, other than unforeseen complications of pregnancy, fertility treatments, or elective abortion, of the insured, a traveling companion or a family member; participation in professional athletic events; motor sport, or motor racing, including training or practice for the same; sky diving, parachuting, hang gliding, bungee cord jumping, heli-skiing, spelunking; extreme snow-skiing; parkour; mountaineering where ropes or guides are normally used. The ascent or descent of a mountain requiring the use of specialized equipment, including but not limited to pick-axes, anchors, bolts, crampons, carabineers, and lead or top-rope anchoring equipment; war or act of war, whether declared or not, civil disorder (unless specifically covered herein), riot, or insurrection; operating or learning to operate any aircraft, as student, pilot, or crew; air travel on any air-supported device, other than a regularly scheduled airline or air charter company; commission of or attempt to commit a felony by the insured; mental, nervous or psychological disorder; if the insured's tickets do not contain specific travel dates (open tickets); being under the influence of drugs or narcotics, unless administered upon the advice of a physician, or intoxication above the legal limit; military duty; participation in underwater activities or scuba diving (if the depth exceeds 66 feet or more); any loss that occurs at a time when this coverage is not in effect; traveling for the purpose of securing medical treatment; any trip taken outside the advice of a physician; a diagnosed sickness from which no recovery is expected and which only palliative treatment is provided and which carries a prognosis of death within 12 months of the insured's coverage effective date; sickness, injury or death if insurance is purchased after entering a hospice facility or receiving hospice treatment; elective treatment and procedures; or pre-existing medical conditions of an insured or traveling companion (within a 60 day period immediately preceding coverage effective date).

The following exclusions also apply to accidental death and dismemberment: loss caused by or resulting directly or indirectly from sickness or disease of any kind.

Please refer to your policy for a complete list of plan exclusions and limitations.
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 provide similar benefits but may be subject to different restrictions depending upon 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.
The product descriptions provided here are only brief summaries and may be changed without notice. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy. 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 800.228.9792. Email: customersolutions@travelexinsurance.com.

Any inquiry regarding claims may be directed to travelex.claims@bhspecialty.com or 855.205.6054.

To view state specific fraud warnings, visit travelexinsurance.com/company/fraud-warning.

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.

Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company; NAIC #22276 under Policy Form series (all states except as otherwise noted) PG-TA-IPL-USE. In KS, MA, MN, MO, MT, OR, VA, and VT Policy Form series PG-TA-IPL-NV. In CA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-CAEAH, CO Policy Form # PG-TA-IPL-COEAH and PG-TA-IPL-COEIM, IL Policy Form # PG-TA-IPL-ILE, IN Policy Form # PG-TA-IPL-INEAH and PG-TA-IPL-NVIM, MD Policy Form # PG-TA-IPL-MDE, NH Policy Form # PG-TA-IPL-NHE, NY Policy Form # PG-TA-IPL-NVIM and PG-TA-IPL-NVAH-NY, PA Policy Form # PG-TA-IPL-USEIM and PG-TA-IPL-NVAH-PA, TX Policy Form # PG-TA-IPL-TXEAH and PG-TA-IPL-TXEIM, UT Policy Form # PG-TA-IPL-UTE, WA Policy Form # PG-TA-IPLNVIM and PG-TA-IPL-WAEAH. VL5

IS TRAVEL AMERICA FOR ME?

Dream. Explore. Travel On. Take Travel America on the journey with you!

LOW COST PLAN

A low cost, non-age rated plan for short getaways within the US. Benefits can be shared among all travelers covered on the plan. Up to eight travelers can be covered including primary insured.

SECONDARY MEDICAL COVERAGE

A great supplemental medical expense option to help cover out-of-pocket copays and deductible expenses not covered by your primary medical plan.[3]

PRE-EXISTING CONDITION EXCLUSION WAIVER

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

PLAN DETAILS

To view complete details of this travel protection plan, please visit policy.travelexinsurance.com/TAB-0620

ONLINE CLAIMS

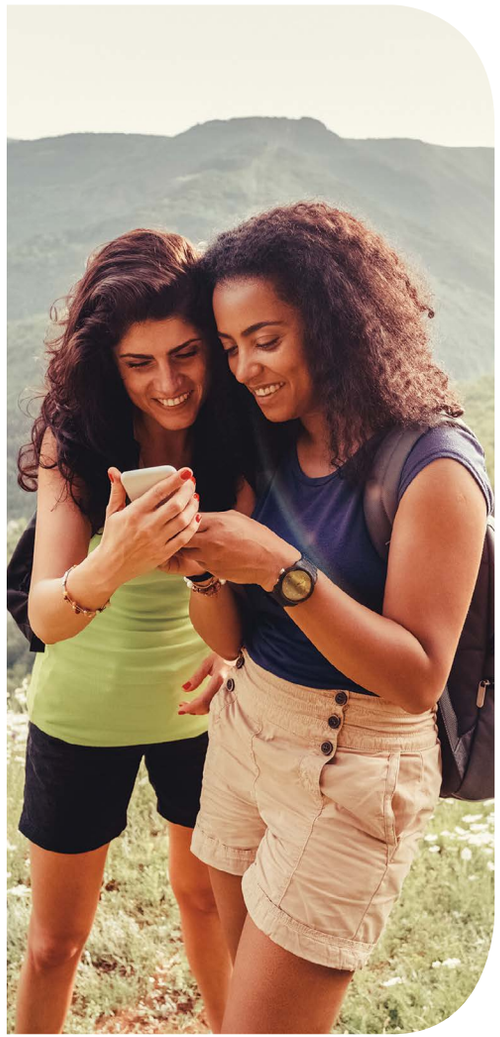
Claims process that pays up to five times faster than industry average. Most claims can be filed with a "pic and click" on the go without piles of claim forms.[7]

Follow Us!

For Questions, Quotes or to Enroll
visit travelexinsurance.com, call 800.228.9792
or Contact your Travel Professional

Travelex INSURANCE SERVICES

Dream. Explore. Travel On.





TRAVEL AMERICA

DOMESTIC TRAVEL PROTECTION

BENEFIT HIGHLIGHTS[1]

TRIP CANCELLATION — 100% OF TRIP COST ($750 limit)
TRIP INTERRUPTION — 150% OF TRIP COST ($1,125 limit)

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

- Sickness, Injury or Death[2]
- Mechanical Breakdown
- Financial Default
- Traffic Accident
- Inclement Weather
- Home/Destination Uninhabitable
- Military Duty
- Cancel for Business Reasons
- Complications of Pregnancy
- Terrorist Incident
- Hurricane/Natural Disaster
- Theft of Passport/Visa
- Strike
- Quarantine/Hijacking
- Jury Duty/Subpoena
- Kidnapping
- Trip delay more than 50% of trip

FREQUENT TRAVELER BENEFIT — $500

Reimbursement for the cost of re-depositing frequent traveler awards.

TRIP DELAY — $2,000

Reimbursement for additional costs such as accommodations, transportation and meals if a trip is delayed 5 hours or more. Includes pet expense coverage ($25/day sublimit).

MISSED CONNECTION — $2,000

Reimbursement for additional transportation to join the departed trip if a connection is missed by 3 hours or more. Also reimbursement for additional costs such as accommodations and meals.

TRIP INCONVENIENCE — $1,000

Reimbursement when the golf or ski resort is closed due to essential services being suspended during operating hours, beaches closed for at least 48 consecutive hours due to contamination, or when your arrival is delayed by a common carrier and causes absence from employment for at least 2 work days.

BAGGAGE & PERSONAL EFFECTS — $2,000

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

BAGGAGE DELAY — $1,000

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

SPORTING EQUIPMENT DELAY — $2,000

Reimbursement for cost to rent sporting equipment if your sporting equipment is misdirected or delayed by a common carrier for 12 hours or more en route to your destination.



SECURITY DEPOSIT PROTECTION — $2,000

Reimbursement for costs associated with accidental and unintentional physical damage to your rental property accommodation.

ACCIDENT, SICKNESS & MEDICAL EXPENSES — $50,000

Secondary medical coverage for emergency medical treatment if a sickness or injury occurs while traveling.[3]

EMERGENCY MEDICAL EVACUATION — $250,000

Emergency medical evacuation to the nearest suitable medical facility Includes repatriation and bedside traveling companion ($150/day after you are hospitalized for more than 10 days).

PET MEDICAL EXPENSES — $1,000

Emergency veterinary treatment of your dog or cat if it becomes sick or injured while traveling with you. $50 deductible.

PET RETURN TRANSPORTATION — $10,000

Reimbursement for return transportation expenses of your dog or cat traveling with you if you are unable to travel due to sickness or injury Includes pet attendant expenses if needed.

ACCIDENTAL DEATH & DISMEMBERMENT — $25,000

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

CAR RENTAL COLLISION COVERAGE[4] — $35,000

Coverage for collision damage, vandalism, theft, windstorm, hail, fire or flood occurring to a rental car while on your trip.

ROADSIDE ASSISTANCE[5] — INCLUDED

Includes services for towing to the nearest repair facility, flat tires, batteries, emergency fuel and fluids, lost key and lock outs.

TRAVEL ASSISTANCE SERVICES[5] — 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.

RATE & ADDITIONAL COVERAGE

PLAN RATE

Cost Per Plan	$60

Shared benefits cover up to 8 total travelers. Rate is subject to change. Maximum trip length allowed 14 days.

Bonus Coverages

PRE-EXISTING CONDITION EXCLUSION WAIVER[6] — INCLUDED

Pre-existing medical condition exclusions are waived when full trip cost is insured and traveler is medically able to travel at the time of plan purchase.

FINANCIAL DEFAULT COVERAGE — INCLUDED

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

1 All coverages are up to limits listed and will be paid per trip. All coverages are shared between the insured and up to 7 travel companions. All benefits are paid to the primary insured named on the company's records. Coverages and rate may vary by state. Please see your policy for details or call 800.228.9792. 2 Of you, a traveling companion, family member, business partner or host at destination. 3 Primary medical coverage for residents of AK, CO, KS, VT and WA. 4 Coverage availability may vary by state of residence. 5 Provided by the designated provider as listed in the policy. 6 If purchased within 3 days of final trip payment. 7 Based on industry average. Fastest payment on approved claims is based on 'electronic payment' of claim.



