Exclusions & Limitations

The following exclusion applies to the Emergency Medical and Dental Expense, Trip Cancellation, Trip Interruption, Trip Delay and Missed Cruise Connection coverages:

We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the plan, including death that results therefrom. This exclusion does not apply to benefits under covered expenses for Emergency Medical Evacuation or Repatriation of Remains of the Medical Protection coverage.

The following exclusion applies to the Accidental Death & Dismemberment coverage: We will not pay for loss caused by or resulting from Sickness of any kind.

The following exclusions apply to all coverages: We will not pay for any loss under the plan, caused by, or resulting from: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders except if hospitalized (does not apply to Medical Expense Benefits); being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy or resulting childbirth (except for complications of pregnancy) or elective abortion; participation as a professional in athletics while on the covered trip; riding or driving in any motor competition; declared or undeclared war, or any act of war; civil disorder (does not apply to Trip Delay); travel warning/alert; service in the armed forces of any country; operating or learning to operate any aircraft, as pilot or crew; scuba diving, mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company; any criminal acts, committed by you; a loss or damage caused by detention, confiscation or destruction by customs; elective treatment and procedures; medical treatment during or arising from a covered trip undertaken for the purpose or intent of securing medical treatment; a loss that results from an illness, disease, or other condition, event or circumstance and the loss occurs at a time when the plan is not in effect for you; 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 your effective date; sickness, injury or death if insurance is purchased after entering a hospice facility or receiving hospice treatment.

Please refer to your Description of Coverage for Baggage/Baggage Delay and Rental Car Damage exclusions.

DEFINITIONS: Pre-Existing Condition means an illness, disease, or other condition during the 60 day period immediately prior to your effective date for which you or your Traveling Companion, Domestic Partner, Business Partner or Family Member scheduled or booked to travel with you: 1) received or received a recommendation for a diagnostic test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

This plan provides insurance coverage for a covered trip. The purchase of travel insurance is not required to purchase any other product or service from the travel retailer. You may already have coverage that provides similar benefits and you may wish to compare the terms of this coverage with your existing coverage. If you have questions about your current coverage, call your insurer or agent. The travel retailer is not qualified to answer questions about the benefits, exclusions or conditions of the travel insurance. Travelex Insurance Services, Inc. 9140 West Dodge Road, Suite 300, Omaha, NE 68114. Toll free 1-800-228-9792. Email: customerservice@travelexinsurance.com.

California Residents: California Insurance Department: Toll free consumer hotline is 1-800-927-7357. Travelex CA Agency License #0D10209

New York Residents: The licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, the producers expenses or volume of business. The purchaser may request and obtain information about the producer's compensation except as otherwise provided by law.

Meet Your Travel Needs

In today's travel environment it's important to protect you and your trip investment. Relax and enjoy your trip with this customizable plan to meet your very own travel needs.

Customize with Upgrades

Customize the plan to fit your individual lifestyle with three upgrades to choose from! Each pak offers a unique set of benefits perfect for many types of travel and covers everyone on the policy. Choose as many as you need!

21 Day Pre-Existing Condition Waiver

Purchase the plan within 21 days of initial trip deposit and pre-existing medical conditions are eligible for coverage.

Ten Day Free Look

If you are not completely satisfied within 10 days of purchasing this plan, Travelex will refund your premium cost, if you have not departed on your trip or filed a claim.

For questions, quotes or to enroll, contact your travel agent or call 1-800-228-9792

Please reference the following when enrolling:

Location Number: 00-0000
Company Name: Travel Agency

For details, please consult your Description of Coverage at the following website or call 1-800-228-9792:

www.<accountwebsite>.com

Travel insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC #10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form Numbers TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000. T**his brochure is a brief summary of the program, please review the Description of Coverage for an outline of benefits and amounts of coverage available to you.** Your Individual Policy or Group Certificate will govern the final interpretation of any provision or claim. To view your state-filed form, please visit www.travelexinsurance.com/SBPlans.aspx or call 1-800-819-9004 to obtain your Individual Policy in the following states: IL, IN, KS, LA, OH, OR, VT, WA and WY or your Group Certificate for all other states. © 2015 Travelex Insurance Services, Inc. 1190553 12.15

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Insurance Services

Benefit Highlights

Trip Cancellation & Interruption

Protect travel investments and recover non-refundable, prepaid trip costs if a trip is cancelled or interrupted due to a covered reason. Refer to the Description of Coverage for details.

- Sickness, Injury or Death[1]
- Trip Delay of 50% or more
- Financial Insolvency
- Residence/Destination Uninhabitable
- Traffic Accident en Route
- Common Carrier Cancellations/Delays
- Military Duty for Natural Disaster
- Death/Hospitalization of Destination Host
- Involuntary Employment Termination/Transfer
- Inclement Weather
- Organized Labor Strike
- Quarantine
- Hijacking
- Jury Duty
- Subpoena
- Terrorist Act[2]
- Mandatory Evacuation
- Documented Passport/Visa Theft

Trip Delay

Provides reimbursement for additional costs such as accommodations, transportation, and meals if a trip is delayed 5 hours or more for a covered reason.

Missed Cruise Connection

Includes reimbursement for unused, non-refundable expenses and additional costs such as accommodations, transportation, and meals if your connection is missed by 3 hours or more for a covered reason.

Baggage & Baggage Delay

Safeguards personal articles and expenses if bags are lost, stolen, damaged, or delayed for 12 hours or more.

Emergency Medical Expenses

Provides coverage for emergency medical treatment if a sickness or injury occurs while traveling.

Emergency Medical Evacuation

Provides coverage for emergency evacuation, if necessary, to the nearest qualified medical facility, also includes repatriation.

24 Hour AD&D

Provides coverage for loss of life, limbs or sight from a covered accidental injury while traveling.

Travel Assistance & Concierge[3]

Includes 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.

[1] *Of you, a traveling companion, family member, domestic partner or business partner.*
[2] *Occurring within 30 days of your scheduled departure date.*
[3] *Provided by the designated provider as listed in the Description of Coverage.*

Benefits & Rates

Base Plan Benefits	Coverage Per Person[4]
Trip Cancellation	100% of trip cost ($50,000 limit)[5]
Trip Interruption	150% of trip cost ($75,000 limit)
Trip Delay/Missed Cruise Connection	$750
Baggage/Baggage Delay	$1,000 / $250
Emergency Medical & Dental Expenses	$50,000
Emergency Evacuation & Repatriation	$500,000
24 Hour AD&D	$25,000
Travel Assistance & Concierge[3]	Included

Optional Upgrades

Cancel for Any Reason Pak	
• Cancel for Any Reason	75% of trip cost
• Cancel for Trip Delay Reasons	100% of trip cost
Lifestyle Paks	Coverage varies by pak
Transportation Pak	
• Flight Accident AD&D (per person)	$200,000
• Rental Car Damage Protection (per plan)	$35,000

[4] *Coverage is up to the limits shown per person. Limitations and exclusions apply.*
[5] *$200,000 aggregate trip cost limit for all travelers on the same covered trip.*

Trip Cost (use full cost per person)	Base Plan Rates Per Person
$0 excludes trip cancellation[6]	$37
$1 - $500	$46
$501 - $1,000	$67
$1,001 - $1,500	$90
$1,501 - $2,000	$118
$2,001 - $2,500	$145
$2,501 - $3,000	$171
$3,001 - $3,500	$188
$3,501 - $4,000	$202
$4,001 - $4,500	$226
$4,501 - $5,000	$252
$5,001 - $5,500	$296
$5,501 - $6,000	$337
$6,001 - $6,500	$359
$6,501 - $7,000	$402
$7,001 - $8,000	$443
$8,001 - $9,000	$485
$9,001 - $10,000	$526

[6] *Receive all other base plan benefits including $1,000 in trip interruption coverage.*

- For rates on trip costs above $10,000 please call 1-800-228-9792.
- Maximum trip length allowed 180 days. For trips 31-180 days in length add $8 per day.
- Rates are subject to change.

Customize with Upgrades

Cancel for Any Reason Pak

Protection against the unexpected, whatever it may be! Purchase this upgrade and everyone on the plan receives these two benefits:

- Cancel a trip 2 or more days before the scheduled departure date and recover up to 75% of trip cost.
- Plus Cancel for Trip Delay Reasons - This added benefit allows cancellation due to 30% or more of a trip being missed from a covered delay and recover up to 100% of trip cost.

Must be selected at the time of initial plan purchase, within 21 days of the initial trip deposit date and must insure full trip cost (maximum trip cost $10,000 per person).

Available for an additional 50% of total base plan rate.

Transportation Pak

One upgrade with two great benefits! The pak includes flight accident coverage for each traveler and rental car damage protection.

Available for an additional $59 per plan.

Lifestyle Paks

Customized protection to fit individual lifestyle needs. Each pak offers a unique set of benefits perfect for many types of travel; select as many as you need! Purchase a pak and everyone on the plan receives the benefits.

Active Family Pak* Additional $49 Per Plan

Makes traveling with a family easier with coverage for child care cancellation and movie rental reimbursement for overnight delays. Includes medical protection for traveling pets with coverage for additional licensed kennel costs and internet usage fees if trip is delayed for 5 hours or more. Protects against weather related cancellations or delays in sporting competitions while waiving base plan exclusions on certain activities such as professional athletics and motor competitions. Also reimburses traveling students for unused tuition costs.

Adventurer Plus Pak Additional $49 Per Plan

Provides a rental allowance in case of lost, stolen or damaged sporting equipment. Waives base plan exclusions on certain activities such as skydiving, mountain climbing, bungee cord jumping, parachuting, hang gliding and parasailing. Includes an additional $25,000 in medical coverage plus Search and Rescue.

Also has helpful services such as Nurse Assist.[3]

Professional Pak* Additional $99 Per Plan

Provides coverage for trip cancellation and interruption for business reasons and protection on some lost, stolen or damaged professional equipment. Also reimburses for airline club admission and internet usage fees if trip is delayed for 5 hours or more.

**Must choose the upgrades at the time of initial plan purchase and within 21 days of the initial trip deposit date.*