Travel Protection Waiver



TRAVEL PROTECTED

We recommend that you purchase a Travelex Protection Plan to help protect yourself and your travel investment.

Consider these questions while deciding:

- **Does your insurance cover you outside the U.S.?**
- **What if you had to cancel your trip?**
- **Can you afford to be medically evacuated?**

I have been advised that a Travelex Protection Plan is available and recommended. I **do not** wish to purchase travel protection.

Signature _____ Date _____

Please sign this waiver and return it to your travel provider only if you are declining travel protection.

TGAC-0816

Exclusions & Limitations

The following exclusion applies to the Emergency Medical & 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 Medical Evacuation and Repatriation Benefits.
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 (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 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 is 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 1-888-574-7026.
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 producer's expenses or volume of business. The purchaser may request and obtain information about the producer's compensation except as otherwise provided by law.
This 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 1-888-574-7026 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.
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. ©2016 Travel Insurance Services, Inc. 1478994

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Reasons to Buy

Traveling creates memories of a lifetime and can also mean encountering the unexpected. Protect your trip investment from a variety of unfortunate events so you can relax and enjoy your trip! What would you do if:

- You or a family member become ill and you can no longer travel
- The tour operator for your trip declares bankruptcy
- You have a medical emergency while on your trip
- A flight delay causes you to miss a connection
- Upon arrival at your destination your luggage is not found
- You lose your passport and need assistance to return home

First Payer Coverage

Receive reimbursement for eligible losses from us first, with no deductibles. Funds may be recovered from your medical or other collectible insurance plans.

Consider the Financial Impact of

- Trip Cancellation, Trip Interruption or Trip Delay
- Missed Cruise Connection
- Baggage Loss, Damage or Delay
- Emergency Medical Expense or Evacuation
- Pre-Existing Medical Conditions

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.

Contact your Travel Professional to Enroll

TGAC-0816

360° Group

Travel Protection for Destinations Near and Far



CHOICE PLAN

Travelex worldwide money

Insurance Services

TGAC-0816

Travel Protection
for Destinations Near and Far



Plan Benefits	Maximum Coverage Per Person
Trip Cancellation	100% of Insured Trip Cost
Trip Interruption	150% of Insured Trip Cost
Trip Delay	$1,000
Missed Cruise Connection	$1,000
Baggage & Personal Effects	$1,500
Baggage Delay	$250
Emergency Medical & Dental Expenses	$25,000
Emergency Evacuation & Repatriation	$150,000
Travel Assistance & Concierge Services*	Included

Coverages listed are up to the limits shown above and underwritten by Transamerica Casualty Insurance Company.

Contact Travelex for Plan Questions
888.574.7026
Plan Code TGAC-0816

Benefit Highlights

Trip Cancellation & Interruption
Helps protect travel investments if a trip is cancelled or interrupted. Recover non-refundable, prepaid trip costs for the following covered reasons:

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

Trip cancellation and interruption benefit provides airline reissue fee benefits up to $200, single supplement upgrades if a traveling companion cancels, and additional hotel nights up to $150 per day for 5 days as a result of a covered injury or sickness not requiring hospitalization.

Trip Delay
Provides reimbursement for additional costs such as accommodations, local transportation, telephone calls 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.

[1] *Of you, a traveling companion, family member, domestic partner or business partner.*
[2] *Occurring within 30 days of the scheduled departure date for your covered trip.*

Baggage Loss or Damage
Safeguards personal articles and expenses if bags are lost, stolen, damaged.

Baggage Delay
Includes reimbursement for clothing and personal items if baggage is delayed for 12 hours or more.

Emergency Medical & Dental Expenses
Provides coverage for emergency medical and dental 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.

Pre-Existing Condition Exclusion Waiver
Purchase the plan at or before your final trip payment and pre-existing medical conditions are eligible for coverage.

Travel Assistance & Concierge*
Includes a wide range of services available before and during trips through a 24/7 toll free number, such as medical emergencies, travel document & ticket replacement, recommendations & reservations along with emergency travel arrangements.

Medical Services Include:
- Medical Assistance
- Medical Consultation & Monitoring
- Medical Evacuation
- Emergency Medical Payments
- Prescription Assistance
- Dependent Transportation & Family Visits
- Repatriation of Remains

Assistance Services Include:
- 24 Hour Legal Assistance
- Message Services
- Language Interpretation Services
- Emergency Cash Transfer
- Pre-Trip Travel Services
- Travel Document & Ticket Replacement
- Concierge Services
- Business Services

**Provided by the designated provider as listed in the Description of Coverage.*

Protection Plan Rates

Trip Cost (per person)	Travel Protection Plan Rate
$0 excludes trip cancellation[3]	$25
$1 - $500	$50
$501 - $1,000	$75
$1,001 - $1,500	$105
$1,501 - $2,000	$137
$2,001 - $3,000	$187
$3,001 - $4,000	$248
$4,001 - $5,000	$313
$5,001 - $6,000	$373
$6,001 - $7,000	$435
$7,001 - $8,000	$498
$8,001 - $9,000	$559
$9,001 - $10,000	$621
$10,001 - $11,000	$704
$11,001 - $12,000	$770
$12,001 - $13,000	$836
$13,001 - $14,000	$903
$14,001 - $15,000	$969

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

- Plan is available to purchase 24 months in advance of departure date
- Maximum trip cost $15,000 per person
- Maximum trip length allowed 120 days. For trips 31-120 days in length add $3 per day
- Rates are subject to change

