

Travel Insured International 52-S Oakland Ave. East Hartford, CT 06128 1.800.243.3174 www.travelinsured.com

### Our Programs "At a Glance"

Every Worldwide Trip Protector plan comes with outstanding Travel Insured customer service delivered by the friendliest, most knowledgeable protection professionals in the industry.

	Worldwide Trip Protector Gold	Worldwide Trip Protector	Trip Protector Lite	Trip Protector Lite Expanded
Trip Cancellation	Included	Included	Included	Included
Trip Interruption	150% of Trip Cost	150% of Trip Cost	100% of Trip Cost	100% of Trip Cost
Missed Connection/Itinerary Change	\$750	\$500	n/a	\$200
Trip Delay	\$1,500	\$1,000	\$500	\$500
Pet Care	\$300	\$300	n/a	n/a
Baggage & Personal Effects	\$2,500	\$1,000	\$750 (\$50 deductible)	\$750 (\$50 deductible)
Baggage Delay	\$500	\$300	\$200	\$200
Pre-existing Condition Waiver* (when purchased in time frame specified)	Included	Included	n/a	Included
Financial Default (when purchased in time frame specified)	Included	Included	n/a	Included
Terrorism	Included	Included	Included	Included
Emergency Accident and Sickness Medical Expense	\$50,000 (\$50 deductible)	\$25,000 (\$50 deductible)	\$10,000 (\$50 deductible)	\$15,000 (\$50 deductible)
Emergency Evacuation, Medically Necessary Repatriation and Repatriation of Remains	\$1,000,000	\$500,000	\$100,000	\$100,000
Accidental Death & Dismemberment	\$25,000	\$10,000	n/a	n/a
Accidental Death & Dismemberment Common Carrier (Air Only)	\$100,000	Optional	Optional	Optional
Collision Damage Waiver	Included	Optional	Optional	Optional
Medical Upgrade	n/a	Optional	Optional	Optional
Cancel for Any Reason	Optional	Optional	n/a	n/a
Cancel for Work Reasons	Included	Optional	Optional	Optional
Sports Coverage	Optional	Optional	Optional	Optional
School Day Extension	Included	Included	n/a	Included
Kids are Free	n/a	All Kids Free with Related Adults	One Child per Related Adult	One Child per Related Adult
Worldwide Assistance Services				
Medical Assistance	Included	Included	Included	Included
ID Theft Assistance	Included	Included	n/a	n/a
24-hour Concierge Assistance	Included	Included	n/a	n/a
Political Evacuation	Included	n/a	n/a	n/a

\* Purchase within 14 days of your initial trip deposit for Pre-Existing Condition Waiver: Pre X is available if purchased within 14 days and for the full non-refundable trip cost and the insured is not disabled from travel and this is the 1st and only booking for the same destination and dates of travel. Purchase within 30 days of Your Initial Trip deposit on Gold plans.

## 

## **Worldwide Trip Protector Gold**

Trip Cost	Age							
Per Person (Up to 30 days)	0-34	35-50	51-65	66-74	75-79	80-85	86+	
\$0	\$25	\$30	\$39	\$56	\$72	\$124	\$135	
\$1-\$250	\$27	\$33	\$46	\$61	\$78	\$136	\$147	
\$251 - \$500	\$35	\$41	\$56	\$69	\$89	\$146	\$155	
\$501 - \$1000	\$59	\$72	\$100	\$126	\$158	\$238	\$250	
\$1001 - \$1500	\$88	\$100	\$145	\$178	\$230	\$358	\$375	
\$1501 - \$2000	\$114	\$141	\$185	\$224	\$307	\$475	\$495	
\$2001 - \$2500	\$144	\$175	\$225	\$294	\$386	\$595	\$619	
\$2501 - \$3000	\$169	\$209	\$270	\$350	\$468	\$719	\$742	
\$3001 - \$3500	\$195	\$260	\$312	\$415	\$560	\$835	\$865	
\$3501 - \$4000	\$221	\$295	\$350	\$474	\$645	\$915	\$935	
\$4001 - \$4500	\$245	\$337	\$392	\$550	\$746	\$1,031	\$1,050	
\$4501 - \$5000	\$270	\$370	\$437	\$609	\$835	\$1,198	\$1,235	
\$5001 - \$5500	\$320	\$426	\$480	\$670	\$890	\$1,294	\$1,345	
\$5501 - \$6000	\$340	\$459	\$540	\$735	\$975	\$1,305	\$1,360	
\$6001 - \$6500	\$370	\$515	\$587	\$820	\$1,049	\$1,445	\$1,505	
\$6501 - \$7000	\$401	\$550	\$630	\$885	\$1,135	\$1,605	\$1,695	
\$7001 - \$8000	\$456	\$610	\$720	\$980	\$1,259	\$1,800	\$1,905	
\$8001 - \$9000	\$528	\$707	\$807	\$1,105	\$1,422	\$1,939	\$2,005	
\$9001 - \$10000	\$610	\$807	\$900	\$1,235	\$1,583	\$2,279	\$2,405	

• \$0 Trip Cost means there is no coverage for Trip Cancellation; Trip Interruption up to \$1,000 return air only.

• Add \$6 per person per day for each day over 30. • Up to a maximum of 180 days. • You must insure the full non-refundable cost of Your Trip.

• Visit www.travelinsured.com or call Customer Care at 800-243-3174 for Trips up to \$100,000 per person and \$250,000 per Trip.

### **Optional Coverages:**

#### Accidental Death & Dismemberment Common Carrier (Air Only)

Limit and Plan Cost per person: \$18 for \$250,000 of coverage, \$39 for \$500,000 of coverage, \$50 for \$1,000,000 of coverage.

#### **Cancel for Any Reason**

(Not available to residents of Washington State) Cancel your trip up to 48 hours prior to Your scheduled departure

date and receive up to 75% reimbursement of your non-refundable trip cost. Coverage must be purchased within 30 days of your initial trip deposit. Not available on \$0 Trip Costs.

Plan Cost: Multiply Base Plan Cost by .5 per person

#### Sports Coverage

Combined maximum limit of \$1,000 per person Covers rentals of sports equipment that is delayed and/or forfeited greens fees. Provides with equipment rental reimbursement if your own equipment is delayed or misdirected by Common Carrier.

Plan Cost: \$25 per person

Optional Coverage only applies when requested on the application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits.

All travelers on the same policy must purchase the same optional coverage.

## **Worldwide Trip Protector**

Trip Cost	Age							
Per Person (Up to 30 days)	0-34	35-50	51-65	66-74	75-79	80-85	86 +	
\$0	\$19	\$28	\$33	\$47	\$60	\$95	\$100	
\$1-\$250	\$22	\$31	\$37	\$51	\$63	\$99	\$106	
\$251 - \$500	\$24	\$35	\$41	\$56	\$65	\$104	\$119	
\$501 - \$1000	\$41	\$51	\$63	\$89	\$115	\$164	\$180	
\$1001 - \$1500	\$53	\$71	\$90	\$123	\$155	\$220	\$253	
\$1501 - \$2000	\$71	\$94	\$122	\$170	\$211	\$283	\$325	
\$2001 - \$2500	\$91	\$117	\$151	\$256	\$300	\$345	\$401	
\$2501 - \$3000	\$111	\$138	\$180	\$327	\$378	\$403	\$474	
\$3001 - \$3500	\$130	\$146	\$210	\$370	\$425	\$469	\$552	
\$3501 - \$4000	\$147	\$161	\$239	\$411	\$450	\$577	\$631	
\$4001 - \$4500	\$164	\$183	\$301	\$447	\$487	\$623	\$689	
\$4501 - \$5000	\$184	\$204	\$343	\$482	\$522	\$701	\$761	
\$5001 - \$5500	\$210	\$248	\$378	\$504	\$561	\$820	\$891	
\$5501 - \$6000	\$236	\$289	\$411	\$537	\$600	\$853	\$935	
\$6001 - \$6500	\$268	\$309	\$452	\$570	\$650	\$910	\$985	
\$6501 - \$7000	\$291	\$342	\$486	\$620	\$698	\$970	\$1,060	
\$7001 - \$8000	\$319	\$376	\$544	\$700	\$875	\$1,170	\$1,278	
\$8001 - \$9000	\$358	\$396	\$612	\$795	\$990	\$1,335	\$1,460	
\$9001 - \$10000	\$395	\$449	\$675	\$879	\$1,120	\$1,495	\$1,635	

• \$0 Trip Cost means there is no coverage for Trip Cancellation; Trip Interruption up to \$500 return air only.

• Add \$5 per traveler per day for each day over 30. • You must insure the full non-refundable cost of Your trip.

• Visit www.travelinsured.com or call Customer Care at 800-243-3174 for trips up to \$100,000 per person and \$250,000 per trip.

### **Optional Coverages:**

#### Collision Damage Waiver

(Not available to residents of Texas and Washington State) Covers collision damage to a rental car during the selected term of coverage, up to \$50,000. **Plan Cost: \$7 per day** 

#### Accidental Death & Dismemberment Common Carrier (Air Only)

Limit and Plan Cost per person: \$8 for \$100,000 of coverage, \$18 for \$250,000 of coverage, \$39 for \$500,000 of coverage, \$50 for \$1,000,000 of coverage.

#### Medical Upgrade<sup>1</sup>

Increase your Emergency Medical Expense of \$25,000 for a total of \$50,000.

Increase your Emergency Evacuation/Medically Necessary Repatriation/Repatriation of Remains of \$500,000 for a total of \$1 million.

Plan Cost: \$25 per person

**Cancel for Any Reason** (Not available to residents of Washington State) Cancel your trip up to 48 hours prior to Your scheduled departure date and receive up to 75% reimbursement of your non-refundable trip cost. Must be purchased within 14 days of your initial trip deposit and at the same time as the original plan purchase. Not available with \$0 Trip Cost plans.

#### Plan Cost: Multiply Base Plan Cost by .5 per adult

Cancel for Work Reasons (Not available to residents of Washington State) Provides Trip Cancellation for business-related reasons. Coverage must be purchased within 14 days of your initial trip deposit and at the same time as the original plan purchase. Includes leave revocation. Not available with \$0 Trip Cost plans. Plan Cost: \$24 per adult

#### Sports Coverage<sup>1</sup>

Combined maximum limit of \$1,000 per person

Covers rentals of sports equipment that is delayed and/or forfeited greens fees. Protects with equipment rental reimbursement if your own equipment is delayed or misdirected by Common Carrier. **Plan Cost: \$25 per person** 

Optional Coverage: applicable only when specifically requested on the application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits.

Children under 18 receive the Cancel for Any Reason and Cancel for Work Reasons coverage free when traveling with and related to the primary adult who purchases the optional coverages.

<sup>1</sup> The purchase of Accidental Death & Dismemberment Common Carrier (Air Only), Medical Upgrade, and Sports Coverage must apply to all travelers, including kids traveling free with related paying adult.

# **Worldwide Trip Protector Lite**

Trip Cost	Age							
Per Person (Up to 30 days)	0-34	35-50	51-65	66-74	75-79	80-85	86+	
\$0	\$12	\$19	\$25	\$30	\$39	\$58	\$62	
\$1-\$250	\$14	\$22	\$28	\$34	\$42	\$68	\$73	
\$251 - \$500	\$16	\$25	\$30	\$38	\$46	\$71	\$76	
\$501 - \$1000	\$29	\$37	\$47	\$65	\$82	\$106	\$128	
\$1001 - \$1500	\$38	\$53	\$64	\$85	\$115	\$138	\$179	
\$1501 - \$2000	\$52	\$70	\$91	\$123	\$155	\$179	\$230	
\$2001 - \$2500	\$67	\$87	\$111	\$150	\$185	\$221	\$280	
\$2501 - \$3000	\$81	\$103	\$135	\$182	\$223	\$255	\$335	
\$3001 - \$3500	\$96	\$110	\$156	\$210	\$252	\$306	\$386	
\$3501 - \$4000	\$109	\$122	\$176	\$242	\$292	\$354	\$435	
\$4001 - \$4500	\$123	\$137	\$226	\$269	\$325	\$399	\$488	
\$4501 - \$5000	\$137	\$154	\$253	\$298	\$360	\$450	\$536	
\$5001 - \$5500	\$158	\$181	\$279	\$350	\$398	\$498	\$588	
\$5501 - \$6000	\$177	\$208	\$301	\$385	\$432	\$553	\$640	
\$6001 - \$6500	\$192	\$229	\$332	\$420	\$465	\$605	\$689	
\$6501 - \$7000	\$208	\$248	\$360	\$450	\$500	\$655	\$742	
\$7001 - \$8000	\$228	\$270	\$403	\$511	\$570	\$735	\$845	
\$8001 - \$9000	\$257	\$293	\$446	\$570	\$640	\$816	\$949	
\$9001 - \$10000	\$285	\$313	\$495	\$630	\$715	\$899	\$1,054	

• \$0 Trip Cost means there is no coverage for Trip Cancellation; Trip Interruption, up to \$500 return air only. • Trips up to a maximum of \$10,000.

• You must insure the full non-refundable cost of your trip. • Up to a maximum of 30 days.

• Visit www.travelinsured.com or call Customer Care at 800-243-3174 for trips over \$10,000 per person and \$40,000 per policy.

### **Optional Coverages:**

#### Collision Damage Waiver

(Not available to residents of Texas and Washington State) Covers collision damage to a rental car during the selected term of coverage, up to \$25,000. **Plan Cost: \$7 per day** 

#### Accidental Death & Dismemberment Common Carrier (Air Only)

Limit and Plan Cost per person: \$8 for \$100,000 of coverage, \$18 for \$250,000 of coverage, \$39 for \$500,000 of coverage, \$50 for \$1,000,000 of coverage.

#### Medical Upgrade<sup>1</sup>

Increase your Emergency Medical Expense of \$10,000 for a total of \$20,000 for Lite. Increase your Emergency Medical Expense of \$15,000 for a total of \$30,000 for Lite Expanded.

Increase your Emergency Evacuation and Medically Necessary Repatriation of Remains of \$100,000 for a total of \$200,000. **Plan Cost: \$25 per person** 

#### Cancel for Work Reasons<sup>2</sup>

(Not available to residents of Washington State) Provides Trip Cancellation for business related reasons. Includes leave revocation. Coverage must be purchased within 14 days of your initial trip deposit. Not available for \$0 Trip Cost plans. **Plan Cost: \$24 per adult** 

#### Sports Coverage<sup>1</sup>

Combined maximum limit of \$1,000 per person Covers rental of sports equipment that is delayed and or forfeited greens fees and exclusion. Protects with equipment rental reimbursement if your own equipment is delayed or misdirected by Common Carrier. **Plan Cost: \$25 per person** 

Optional Coverage applies only when specifically requested on the application and the appropriate additional premium has been paid and purchase confirmed on Your Confirmation of Benefits.

<sup>1</sup> All travelers on the same policy must purchase the same optional coverages, with the exception of CDW which applies to one vehicle per policy.

<sup>2</sup> One Child under 18 per insured adult receives the optional coverage free when traveling with and related to an insured adult who purchases the optional coverage. Not available for plans with \$0 Trip Cost.

## **Worldwide Trip Protector Lite Expanded**

Trip Cost Per Person (Up to 30 days)	Age							
	0-34	35-50	51-65	66-74	75-79	80-85	86+	
\$0	\$15	\$22	\$27	\$32	\$50	\$77	\$81	
\$1-\$250	\$17	\$24	\$30	\$37	\$53	\$84	\$87	
\$251 - \$500	\$20	\$29	\$33	\$42	\$56	\$88	\$98	
\$501 - \$1000	\$35	\$43	\$55	\$77	\$99	\$135	\$154	
\$1001 - \$1500	\$45	\$60	\$75	\$98	\$135	\$179	\$216	
\$1501 - \$2000	\$60	\$80	\$104	\$140	\$183	\$231	\$278	
\$2001 - \$2500	\$78	\$101	\$128	\$178	\$243	\$283	\$341	
\$2501 - \$3000	\$96	\$117	\$153	\$203	\$301	\$329	\$404	
\$3001 - \$3500	\$110	\$124	\$181	\$240	\$339	\$388	\$469	
\$3501 - \$4000	\$126	\$136	\$202	\$270	\$371	\$436	\$533	
\$4001 - \$4500	\$143	\$155	\$260	\$305	\$406	\$511	\$589	
\$4501 - \$5000	\$159	\$180	\$290	\$375	\$441	\$576	\$649	
\$5001 - \$5500	\$180	\$209	\$318	\$427	\$480	\$629	\$740	
\$5501 - \$6000	\$203	\$239	\$347	\$461	\$516	\$698	\$788	
\$6001 - \$6500	\$219	\$259	\$378	\$495	\$558	\$758	\$837	
\$6501 - \$7000	\$238	\$283	\$410	\$535	\$599	\$813	\$901	
\$7001 - \$8000	\$263	\$308	\$457	\$606	\$703	\$905	\$1,022	
\$8001 - \$9000	\$296	\$332	\$515	\$683	\$805	\$989	\$1,115	
\$9001 - \$10000	\$327	\$370	\$569	\$755	\$908	\$1,097	\$1,305	

• \$0 Trip Cost means there is no coverage for Trip Cancellation; Trip Interruption up to \$500 return air only. • Trips up to a maximum of \$10,000.

• You must insure the full non-refundable cost of your trip. • Up to a maximum of 30 days.

• Visit www.travelinsured.com or call Customer Care at 800-243-3174 for trips over \$10,000 per person and \$40,000 per policy.

#### All features of the Lite product are included in addition to the following upgrades:

#### Pre-Existing Medical Condition Waiver

Purchase Lite Expanded coverage within 14 days of initial trip deposit for the full non-refundable cost of your trip to cover a preexisting medical condition. The booking for the covered trip must be the first and only booking for your travel dates and destination and you must not be disabled from travel when you pay for the policy.

#### School Year Extension

Purchase Lite Expanded for Trip Cancellation/Interruption protection when an extension of the school day calendar interferes with your scheduled trip departure date. Extensions due to extra-curricular or athletic events are not covered.

#### Increased Emergency Accident and Sickness Medical Expense

Provides an Emergency Accident and Sickness Medical benefit of **\$15,000.** (\$50 per deductible, per occurrence)

#### **Missed Connection**

Provides benefits for Loss(es) You incur due to missed Cruise or Trip departures which result from cancellation or delay for six (6) or more hours of all regularly scheduled airline flights due to any delay of Your Common Carrier (including Inclement Weather).

#### Financial Default

Purchase Lite Expanded coverage within 14 days of initial Trip Deposit for coverage under Trip Cancellation/Interruption against the financial default or bankruptcy of your supplier.

No matter how well you assist your clients plan, travel holds the potential for unwanted surprises. Travelers today prepare for the unexpected by relying on Travel Insured International. Our Worldwide Travel Services are accessible 24/7/365.

## 24 Hour Travel Medical & Assistance Services

#### (Included in all Trip Protector Programs)

- Medical Evacuation
- Medically necessary Repatriation
- Repatriation of remains
- Medical or legal referral
- Bail bond
- Prescription drug / eyeglass replacement

## **Concierge Services**

(Not offered in the Trip Protector Lite & Lite Expanded Program)

- Destination profiles
- Event ticketing

reservations

• Tee time reservations

• Restaurant referrals and

- Shopping assistance services
- Meet-and-greet services
  Procurement of hard-to-find items

• Epicurean needs

Floral services

## **ID Theft Recovery Assistance**

(Not offered in the Trip Protector Lite & Lite Expanded Program)

- Cancellation of lost or stolen credit cards
- Provide a guide detailing the steps needed to restore one's identity
- Cash advance and translation services when traveling
- Notify all three major credit reporting agencies to obtain a free credit report and place fraud alert on Insured's credit record
- Notify local authorities of ID Theft incident and assist Insured complete necessary reports
- Provide Insured weekly updated status reports until file is closed

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