

TRAVEL RELAXED, TRAVEL SECURE, YOU'VE GOT

Worldwide Trip Protector

T-8000
04/2010

TRAVELINSURED^{INTL}



Comprehensive Travel Insurance
AND
24/7 Worldwide Travel Assistance
www.travelinsured.com

Travel Protection

Trip Cancellation - Not applicable for \$0 Trip Cost.

The Company will pay a benefit, up to the Trip Cost insured if You are prevented from taking or continuing Your Trip due to the following Unforeseen events:

- Sickness, Accidental Injury or death of You, Your Traveling Companion, or Family Member or Business Partner of You or Your Traveling Companion; which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date;
- You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, required to appear as a witness in a legal action, provided You or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer, the victim of felonious assault within 10 days of departure; or having Your principal place of residence made uninhabitable by fire, flood or other Natural Disaster; or burglary of Your principal place of residence within 10 days of departure;
- Bankruptcy or Default of Your Travel Supplier which occurs more than 14 days following Your Effective Date. Coverage is not provided for the Bankruptcy or Default of the travel agent or Travel Supplier that solicited this Protection Plan and from whom You purchased Your Land/Sea Arrangements. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. You must purchase the plan within 21 days of Your initial Trip deposit;
- You or Your Traveling Companion being directly involved in a traffic accident substantiated by a police report, while en route to departure;
- The death or hospitalization of Your Host at Destination;
- If within 30 days of Your departure, a politically motivated Terrorist Attack occurs within the territorial limits of the City listed on Your itinerary. The Terrorist Attack must occur after the Effective Date of Your Trip Cancellation coverage;
- You or Your Traveling Companion or Family Member who are military personnel, and are called to emergency duty for a Natural Disaster other than war or has their leave revoked or is reassigned;
- Strike that causes complete cessation of services for at least 24 consecutive hours;
- Weather which causes complete cessation of services of the Common Carrier for at least 24 consecutive hours;
- You or Your Traveling Companion is terminated, or laid off from employment subject to one year of continuous employment at the place of employment where terminated;
- Natural Disaster at the site of Your destination which renders Your destination accommodations uninhabitable;
- Mandatory evacuation ordered by local authorities at Your final destination due to hurricane or other Natural Disaster. You must have 50% of Your total Trip length or less remaining on the Trip, at the time the mandatory evacuation ends, in order to cancel the Trip;
- Your or Your Traveling Companion's normal pregnancy as long as the pregnancy occurs after Your or Your Traveling Companion's effective date of coverage and can be verified by medical records;
- You will be attending a Family Member's childbirth as long as the pregnancy occurs after Your effective date of coverage and can be verified by medical records;
- The primary or secondary school where You, Your Traveling Companion or Your Dependent Children attend(s) must extend its operating session beyond the pre-defined school year, due to Unforeseen events commencing during the policy effective period, and the travel dates for the Trip fall within the period of the school year extension. Extensions due to extra-curricular or athletic events are not covered.
- A cancellation of Your covered Trip if Your arrival on the Trip is delayed and causes You to lose 50% or more of the scheduled Trip duration due to the reasons covered under the Trip Delay benefit.

Trip Interruption (Return Air Only up to \$500 if \$0 displayed for Trip Cancellation) – Reimburses Your unused, non-refundable land or sea expenses prepaid to Your Travel Supplier if You must interrupt Your Trip due to the unforeseen events listed under Trip cancellation.

Trip Delay - Reimburses You for covered expenses up to \$200 per day if You are delayed for six (6) or more hours due to a covered reason.

Missed Connection/Itinerary Change – Covers Your additional transportation expense to catch up to Your cruise or tour if Your Common Carrier is delayed for three (3) or more hours.

Pet Care – Pays up to \$50 per day for additional boarding fees if Your return from Your Trip is delayed due to a Hospital in-patient treatment abroad.

Baggage Protection

Baggage/Personal Effects – Reimburses You for loss, theft or damage to Baggage and personal effects.

Baggage Delay (Outward Journey Only) – Reimburses You for expenses for necessary personal effects if Your Checked Baggage is delayed or misdirected by a Common Carrier for twelve (12) hours or more.

Medical Protection

Emergency Accident and Sickness Medical Expense – Reimburses You for Covered Medical Expenses You incur for Emergency Medical Treatment performed during Your Trip as the result of an Accidental Injury which occurs on the Trip, or a Sickness which first manifests itself during Your Trip. Coverage subject to a \$50 deductible per occurrence.

Emergency Evacuation – Covers expenses reasonably incurred for Your transportation to the nearest adequate Hospital or Your home in the event of a medical emergency while You are on Your Trip.

Accidental Death & Dismemberment – Covers You if You sustain an Accidental Injury while on the Trip, which results in Loss of life, actual severance of limb, or the entire and irrecoverable Loss of eyesight, speech or hearing within 180 days of the date of the Accident.

Residents of Washington State are eligible for reimbursement of Covered Medical Expenses up to the plan limit for up to 52 weeks from the date of a covered Injury or Sickness.

Pre-Existing Medical Conditions Exclusion

“Pre-Existing Condition” means any Injury, Sickness or condition of Yourself, a Traveling Companion or You and/or Your Traveling Companion's Family Member for which medical advice, diagnosis, care or treatment was recommended or received within the 180 day period ending on the Effective Date. Conditions are not considered pre-existing if the condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.

Purchase within 21 days of Your initial Trip deposit for Pre-Existing Condition Waiver: The Pre-Existing Condition exclusion will be waived if the Protection Plan is purchased within 21 days of the initial Trip deposit. You purchase this policy for the full non-refundable cost of Your Trip, You are not disabled from travel at the time You pay the plan cost and this is the first and only booking for this same destination and dates of travel.

“Family Member” means You or Your Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece, or nephew.

“Domestic Partner” means a person, at least 18 years of age, with whom You have been living in a spousal relationship with evidence of cohabitation for at least 10 continuous months prior to the Effective Date of coverage.

“Default” means a material failure or inability to provide contracted services due to financial insolvency.

Worldwide Trip Protector

Schedule of Coverage and Services

All coverage are per traveler.

Benefits	Maximum Limits
Trip Cancellation*	Trip Cost**
Trip Interruption	150% of Trip Cost** ((\$500 Return Air Only for \$0 Trip Cost.))
Missed Connection/Itinerary Change	\$500 (3 hours)
Trip Delay	\$1,000 (\$200/day/6 hours)
Pet Care	\$300 (\$50/day)
Emergency Accident and Sickness Medical Expense	\$50,000 (\$50 deductible)
Emergency Evacuation/Medically Necessary Repatriation/Repatriation of Remains	\$500,000
Accidental Death & Dismemberment	\$10,000
Baggage and Personal Effects	\$1,000 (\$250 per article/\$500 combined articles limit)
Baggage Delay	\$300 (12 hours)
Worldwide Assistance Services	
Medical Assistance	Included
ID Theft Assistance	Included
24-Hour Concierge Service	Included

Kids are Free!

All children under 18 receive free protection. Children must be traveling with and be related to the primary adult enrolled in this Protection Plan.

*Not applicable when \$0 trip cost displayed on Your Confirmation of Benefits

**Up to the lesser of the trip cost paid or the limit of Coverage on Your Confirmation of Benefits.



Coverage is underwritten by Arch Insurance Company (a Missouri corporation, NAIC #11150) with executive offices located in Jersey City, NJ. Not all insurance products or coverages are available in all jurisdictions. Coverage is subject to actual policy language.

Trip Cost Per Person (Up to 30 days)	Age						
	0-35	36-60	61-70	71-75	76-80	81-85	86 +
\$0	\$20	\$30	\$36	\$49	\$65	\$95	\$105
\$1-\$250	\$22	\$32	\$38	\$51	\$69	\$100	\$111
\$251 - \$500	\$24	\$35	\$40	\$55	\$72	\$104	\$119
\$501 - \$1000	\$41	\$51	\$65	\$93	\$116	\$162	\$183
\$1001 - \$1500	\$53	\$71	\$90	\$125	\$163	\$221	\$259
\$1501 - \$2000	\$71	\$94	\$123	\$174	\$213	\$281	\$330
\$2001 - \$2500	\$91	\$117	\$153	\$256	\$301	\$346	\$405
\$2501 - \$3000	\$111	\$138	\$182	\$334	\$380	\$407	\$478
\$3001 - \$3500	\$130	\$146	\$212	\$374	\$420	\$468	\$556
\$3501 - \$4000	\$147	\$161	\$241	\$414	\$455	\$578	\$635
\$4001 - \$4500	\$164	\$183	\$306	\$442	\$483	\$619	\$695
\$4501 - \$5000	\$184	\$210	\$343	\$474	\$528	\$700	\$767
\$5001 - \$5500	\$210	\$249	\$378	\$506	\$565	\$819	\$898
\$5501 - \$6000	\$236	\$285	\$411	\$535	\$595	\$853	\$929
\$6001 - \$6500	\$258	\$311	\$452	\$572	\$639	\$906	\$988
\$6501 - \$7000	\$281	\$338	\$486	\$619	\$690	\$965	\$1,061
\$7001 - \$8000	\$309	\$368	\$547	\$707	\$872	\$1,175	\$1,276
\$8001 - \$9000	\$348	\$396	\$612	\$797	\$992	\$1,340	\$1,456
\$9001 - \$10000	\$385	\$428	\$670	\$879	\$1,113	\$1,501	\$1,632

- \$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.

Worldwide Travel Assistance

No matter how well you plan, travel holds the potential for unwanted surprises. Smart travelers prepare for the unexpected by relying on Travel Insured International. Our Worldwide Assistance Service is accessible 24/7 by a toll-free call.

The Travel Assistance feature provides a variety of travel related services. Services offered include:

- Medical evacuation
- Medically necessary repatriation
- Repatriation of remains
- Medical or legal referral
- Inoculation information
- Hospital admission guarantee
- Translation service
- Lost baggage retrieval
- Passport/visa information
- Emergency cash advance
- Bail Bond
- Prescription drug/eyeglass replacement

Worldwide Concierge Services

- Access to ticket services for entertainment or sports events.
- Directions/contact information/reservations.
- Help finding transportation to your next destination when lost enroute, or finding ground transportation.
- Help finding shopping for desired purchases.
- Help locating translation services, local guides, tours.
- Obtain travel safety advisories, date / location information for major local events to be attended or avoided.

ID Theft Recovery Assistance

- Cancellation of lost or stolen credit cards
- Place fraud alert on customer's credit records with three major credit reporting agencies
- Cash advance and translation services when traveling
- Provide a guide detailing the steps needed to restore one's identity

Expand your coverage with optional protection!

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 21 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 21 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: \$24 per person

Medical Upgrade¹

Upgrade to make medical coverage primary, double your Emergency Medical Expense and Emergency Evacuation/Medically Necessary Repatriation/Repatriation of Remains limits, expand evacuation to include Political Evacuation Services and eliminate your deductible.

Increase your Accidental Death & Dismemberment (24 Hour) for a total of \$25,000.

Plan Cost: \$25 per person

Baggage Upgrade

Reimburses you for expenses of your business equipment if it's damaged, lost, stolen or delayed by a Common Carrier for 6 hours and coverage is primary. Includes Business Concierge Services which offers: assistance with locating express/overnight delivery sites, internet cafes, print/copy services, telephone and web conferencing, and worldwide business directory service.

Plan Cost: \$25 per person

14-Day "Free Look": You may cancel insurance under the Policy by giving Travel Insured International written notice within the first to occur of the following: (a) 14 days from the Effective Date of Your insurance; or (b) Your Scheduled Departure Date. If You do this, the Company will refund Your premium paid (less \$8 administration fee) provided You have not filed a claim under the policy.

Travel Prepared... Travel Relaxed... Travel Insured!

Travel Insured International has been serving the traveling public since 1994, providing innovative travel protection products backed by industry leading customer care and claims handling.

Renters Collision Insurance

(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)¹

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

Sports Coverage¹

Combined maximum limit of \$1,000 per person

For the adventurous types this removes the medical exclusions for an accident you could have while participating in a sports activity. It also covers prepaid greens fees or ski passes, or equipment rentals if your own gear is delayed or misdirected by Common Carrier.

Plan Cost: \$30 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.

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

This brochure describes the highlights of Your Protection Plan.

*You will be provided with a full description of coverage, conditions and exclusions when You purchase Your plan. **Please note:** Residents of Indiana, New Hampshire and Washington State will receive a separate description of coverage in compliance with state requirements. All coverage is Excess except Accidental Death & Dismemberment and Accidental Death & Dismemberment Common Carrier (air only), or as required by state law.*

Purchase Your Plan Online

Visit www.travelinsured.com

Or call our 24-hr Customer Care Department
at 800-243-3174



Printed on 20% post consumer waste

TRAVEL INSURED^{INTL}

Travel Insured International, Inc.®
PO Box 280568
East Hartford, CT 06128-0568

Worldwide Trip Protector Application

Part 1 – Traveler Information

Traveler # 1:

AGENCY # _____ AGENT ID _____

*DEPARTURE DATE _____ *RETURN DATE _____

*DATE OF INITIAL TRIP PAYMENT _____

*DESTINATION _____

*AIRLINE _____

*TOUR OPERATOR _____

*CRUISE LINE _____

*RENTAL AGENCY _____

*FIRST NAME _____

*LAST NAME _____

*ADDRESS _____

ADDRESS _____

*CITY _____

*STATE _____ *ZIP _____

*PHONE (____) _____

EMAIL ADDRESS _____ CHECK HERE TO RECEIVE YOUR POLICY VIA EMAIL

BENEFICIARY _____

* Required Information. Leave blank if not applicable.

I agree that all information provided is accurate to the best of my knowledge and understand that plans purchased with intentionally inaccurate/fraudulent information will be considered void and I may be subject to legal action. The Insurer reserves the right to reject any Enrollment Form. I understand that if payment is returned unpayable for any reason, the coverage becomes null and void.

Signature _____

Part 2 – Plan Cost Calculation

- All Travelers Must Purchase
- All Adults Must Purchase (Kids are Free)

Traveler Name	Date of Birth	Trip Cost	Base Plan Cost	Accidental Death & Dismemberment Common Carrier (Air Only): \$8 for \$100,000, \$18 for \$250,000, \$39 for \$500,000, \$50 for \$1,000,000 of coverage	Medical Upgrade \$25 per person	Sports Coverage \$30 per person	Cancel for Any Reason Multiply Base Plan Cost by .5 per adult	Cancel for Work Reasons \$24 per adult	Subtotal		
#1			+	+	+	+	+	=			
#2			+	+	+	+	+	=			
<i>Relationship to Traveler #1</i>											
#3			+	+	+	+	+	=			
<i>Relationship to Traveler #1</i>											
#4			+	+	+	+	+	=			
<i>Relationship to Traveler #1</i>											
#5			+	+	+	+	+	=			
<i>Relationship to Traveler #1</i>											
Calculate additional costs for trips over 30 days: (Maximum Trip Length is 180 days.)											
			# of days over 30	x	# of travelers	x	\$5	=			
			Pick Up Date	/	Return Date	/	# of days	x	\$7		
			Optional Renters Collision Insurance (\$7 per day)							=	
			Non-Refundable Administration Fee							=	\$8.00
			Total							=	

Part 3 – Total

Part 4 – Payment Information

___ Check or Money Order, Payable to Travel Insured International

___ American Express ___ Mastercard

___ Visa ___ Discover/Novus

Card Number _____

Exp _____ / _____

Cardholder Name _____

Cardholder Signature _____