



# TRAVEL PROTECTION

Helping to protect your travel investment; your belongings; and, most importantly, you, from those unforeseen circumstances that may arise before or during your trip.

\$249 per person

\*Does NOT Cover Airfare

## SCHEDULE OF BENEFITS

Part A Cancellation Waiver Program**	Maximum Benefit Amount
Cancellation Penalty Waiver.....	Cash Refund up to Trip Cost
Single Supplement (Occupancy Upgrade).....	Included
Enhanced Cancellation (For Any Reason) Penalty Waiver.....	Trip Cost
Part B Insurance Benefits	Maximum Benefit Amount
Trip Interruption.....	150% of Trip Cost
Single Supplement (Occupancy Upgrade).....	Included
Missed Connection.....	\$1,000
Travel Delay (Up to \$150 Per Day).....	\$1,000
Medical Expense/Emergency Evacuation	
Accident and Sickness Medical Expense.....	\$50,000
Emergency Dental Expense.....	\$1,000
Emergency Evacuation and Repatriation.....	\$500,000
Non-Medical Emergency Evacuation.....	\$25,000
Accidental Death and Dismemberment	
24-Hour Other Than Air Flight.....	\$25,000
Air Flight.....	\$100,000
Baggage and Personal Effects.....	\$2,500
Baggage Delay.....	\$250
Non-Insurance Services	
One Call 24-Hour Assistance Services	
Global Xpi Medical Records Services	

## ENHANCED CANCELLATION PENALTY WAIVER

This additional Enhanced Cancellation Penalty Waiver allows you to cancel your vacation up to 24 hours (or the prior business day, whichever is farther out) before your scheduled departure for any reason and have your cancellation penalty, minus this Plan cost, refunded in Globus family of brands Travel Certificates, with the balance of the refund made, if applicable, either in cash or credit card credit.

Independently arranged air or Instant Purchase Air arranged by Globus family of brands is not covered.

Any amount payable under this Enhanced Cancellation Penalty Waiver will be reduced by the amount of any Trip Cancellation amounts paid or payable under the Cancellation Penalty Waiver of this Plan or under any other travel insurance or travel protection plan providing Trip Cancellation benefits.

\*Plan cost is based upon the cost of your trip, with the exception of Oberammergau 2020, which is a flat rate.

\*\*The Cancellation Penalty Waiver and the Enhanced Cancel For Any Reason Penalty Waiver of this Part A are provided by Globus family of brands and are not insurance benefits underwritten by United States Fire Insurance Company.

**Waiver of the Pre-Existing Condition Exclusion:** The exclusion for Pre-Existing Conditions will be waived provided: (a) Your payment for this Plan is received within 14 days of the date Your initial Payment or Deposit for Your Trip is received; and (b) You are not disabled from travel at the time Your plan payment is paid.

A **Traveling Companion** is defined as a person or persons whose names appear with Yours on the same Travel Arrangements and who, during Your Trip, will accompany You. A group or tour organizer, sponsor, or leader is not a Traveling Companion as defined, unless sharing accommodations in the same room, cabin, condominium unit, apartment unit, or other lodging with You.

For New York Residents Only—The Part A Cancellation Penalty Waiver is replaced by insurance benefits underwritten by United States Fire Insurance Company.

## GENERAL EXCLUSIONS

Benefits are not payable for any loss due to, arising, or resulting from: suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member, or Business Partner booked to travel with You, while sane or insane; an act of declared or undeclared war; participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; riding or driving in races, or speed or endurance competitions or events; mountaineering (engaging in the sport of scaling mountains generally requiring the use of poles, ropes, or other special equipment); participating as a professional in a stunt, athletic or sporting event or competition; participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive; piloting or learning to pilot or acting as a member of the crew of any aircraft; being intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; the commission of or attempt to commit a felony or being engaged in an illegal occupation; normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; dental treatment (except as coverage is otherwise specifically provided herein); due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage; any amount paid or payable under any Worker's Compensation, Disability Benefit, or similar law; a loss or damage caused by deterioration, confiscation, or destruction by customs; Elective Treatment and Procedures; medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; failure of any tour operator, common carrier, or other travel supplier, person, or agency to provide the bargained-for travel arrangements for reasons other than Bankruptcy or Default; a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; or a loss that results from a Sickness, injury, disease or other condition, event, or circumstance which occurs at a time when the Plan is not in effect for You.

**INFORMATION YOU NEED TO KNOW:** Benefits on this page are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages. This advertisement does not constitute or form any part of the Plan description or any other contract of any kind. Plan benefits, limits, and provisions may vary by state jurisdiction. To review full plan details online, go to: [www.tripmate.com/hwpF372G](http://www.tripmate.com/hwpF372G). Plan Payments are made up of Insurance Benefits and Non-Insurance Services.

The Part B Insurance Benefits are underwritten by: United States Fire Insurance Company; 5 Christopher Way, 2nd Floor, Eatontown, NJ 07724 under Policy Form Series T210.

Non-Insurance Services: are not insurance benefits underwritten by United States Fire Insurance Company. One Call 24-Hour Assistance Services are provided by: One Call Worldwide Travel Services Network and Global Xpi Medical Records Services are provided by Trip Mate.

For inquiries regarding the Plan: Trip Mate, Inc. (In CA & UT, dba Trip Mate Insurance Agency), 9225 Ward Parkway, Suite 200, Kansas City, MO 64114; 1-800-888-7292.

