

Travel Protection

Schedule of Benefits**

For full details go to www.tripmate.com/wpF372G.

	Maximum Benefit Amount	Trip Cost
Trip Cancellation		
Trip Interruption	150% of Trip Cost	
Occupancy Upgrade		Included
Delayed Arrival & Missed Connection	\$1,000	
Travel Delay (Up to \$150 Per Day)	\$1,000	
Accidental Death & Dismemberment		
Air Flight	\$100,000	
Other Circumstances	\$25,000	
Medical Expense/Emergency Assistance		
Accident & Sickness Medical Expense	\$50,000	
Emergency Dental Expense	\$1,000	
Emergency Medical Evacuation & Repatriation	\$500,000	
One Call 24-Hour Assistance Service		Included
Baggage & Personal Effects	\$2,500	
Baggage Delay	\$250	

Included—Cancel for Any Reason Waiver Benefit

This additional benefit 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. Under this Cancel for Any Reason Waiver Benefit, Globus family of brands will reimburse the cancellation penalty amount in travel certificates, minus the plan cost. Independently arranged air or Instant Purchase Air arranged through the Globus family of brands is not covered.

Any benefit payable under this Travel Protection Plan will be reduced by the amount of any cancellation benefits paid or payable by the Globus family of brands Travel Protection Plan or any other insurance plan providing trip cancellation benefits.

Waiver of Pre-Existing Medical Conditions Exclusion

The Pre-Existing Condition Exclusion is waived if payment for this Travel Protection Plan is received by Globus family of brands with your initial/deposit payment for your trip.

Providing peace of mind during your vacation! Contact us for pricing.

****PLEASE NOTE** - Travel Protection for Monograms USA & Canada includes Trip Cancellation & Interruption Protection; Delayed Arrival & Missed Connection Coverage; Upgrade Protection; Travel Delay Protection: Cancel for Any Reason Waiver Benefit; and One Call Worldwide Travel Services only.

Definitions & Details

Travel Protection benefits for Trip Cancellation (including Cancel for Any Reason Waiver Benefit), Trip Interruption, Occupancy Upgrade, Delayed Arrival & Missed Connection, and Travel Delay (collectively known as Part A*) are provided by Globus family of brands.

*For New York residents only: 1) Part A Benefits are insurance benefits underwritten by United States Fire Insurance Company; 2) The Cancel for Any Reason Waiver Benefit may be purchased separately without purchase of Travel Protection.

Trip Cancellation: Should you cancel your Globus family of brands vacation due to a covered injury, sickness, or death—your own or that of a traveling companion or a family member—or for other covered reasons as defined, you (in the case of your death, your estate) will be reimbursed up to the trip cost for cancellation charges imposed by Globus family of brands and/or by any airline (if booked to provide direct flight connections to join your Globus family of brands vacation), if you cancel prior to departure.

See Cancel for Any Reason Waiver Benefit section above for additional details.

Trip Interruption: Should you interrupt your Globus family of brands vacation due to a covered injury, sickness, or death—your own or that of a traveling companion or a family member—or for other covered reasons as defined, you (in the case of your death, your estate) will be reimbursed up to 150% of the trip cost for the unused non-refundable land or water travel arrangements of your Globus family of brands trip and the additional transportation cost paid to return home or to rejoin your original Globus family of brands trip (limited to the cost of economy one-way airfare by scheduled carrier) if you must interrupt your trip after departure.

Occupancy Upgrade: Should your traveling companion or a family member traveling with you cancel or interrupt a Globus family of brands vacation due to a covered injury, sickness, death, or for other covered reasons, you will be reimbursed up to your trip cost for Globus family of brands charges to change your hotel or stateroom accommodation from twin to single occupancy (or from triple to twin).

Delayed Arrival & Missed Connection: If you miss your cruise or tour departure because your arrival at your trip destination is delayed for 3 hours or more due to a certified delay of a common carrier, inclement weather, unannounced strike, natural disaster, or terrorism, you will be reimbursed up to \$1,000 for the cost of your unused land or cruise arrangements, plus the extra airfare paid to join your Globus family of brands vacation.

Travel Delay: Covers up to \$150 per day to a maximum of \$1,000 for reasonable additional expenses, for hotel accommodation, meal, and local transportation expenses until travel becomes possible if you are delayed 12 hours or more due to a covered reason such as: any delay of a common carrier, quarantine, lost or stolen passports or travel documents, or natural disaster.

Travel Protection benefits for Accidental Death & Dismemberment, Medical Expense/Emergency Medical Assistance (including Accident & Sickness Medical Expense, Emergency Dental Expense, and Emergency Medical Evacuation & Repatriation), One Call 24-Hour Assistance Service, Baggage & Personal Effects, and Baggage Delay (collectively known as Part B) are underwritten by United States Fire Insurance Company.

Accidental Death & Dismemberment: These benefits are paid should a loss occur within 180 days of a covered injury that takes place while on your Globus family of brands trip. The maximum benefit while in flight is \$100,000, in other circumstances it is \$25,000.

Accident & Sickness Medical Expense: Only Covered Expenses incurred within the 60 days following the date of the Sickness or Injury will be reimbursed. Expenses incurred after the 60 days following the date of the Sickness or Injury are not covered.

Emergency Dental Expense: Covers the cost of emergency dental treatment received during your Globus family of brands trip resulting from a covered injury.

Emergency Medical Evacuation & Repatriation: Covers emergency transport to the nearest adequate medical facility and/or home, when deemed necessary by an attending physician or, in the event of death, the transportation expenses for homeward carriage.

One Call 24-Hour Assistance Service: 24-hour hotline to make emergency travel changes, such as rebooking flights, hotel reservations, tracking lost luggage, and more!

- Advancement of funds to cover emergency medical expenses on your trip
- Telephone interpretation in major languages
- Assistance with replacement of travel documents
- Help in locating local doctors, dentists, or medical facilities
- Relay of e-mail or phone message to family, friends, or business associates.

Pre-Trip Travel Advice: Around-the-clock access to passport, visa, inoculation and vaccine requirements, travel advisories, embassy and consulate contacts, travel health advisories, weather and currency information—all for your planned destination.

Baggage & Personal Effects: Coverage for loss or damage to your baggage and personal effects while on your Globus family of brands trip. Certain items such as: jewelry, watches, cameras and camera equipment, and furs are subject to a maximum limit of \$600.

Baggage Delay: If while on your Globus family of brands trip your checked baggage is delayed for more than 24 hours, you will be reimbursed up to \$250 for the cost of reasonable additional clothing and personal articles purchased during the delay.

Certain exclusions and limitations apply and are detailed in the Description of Coverage available to you online at www.tripmate.com/wpF372G or by request from our Travel Consultants. For example, coverage does not apply to: any sickness or condition of you, a Traveling Companion, or Family Member traveling with you that existed during the 60 days prior to the effective date of the coverages (this exclusion is waived if your premium is received with your initial deposit/payment for your trip), suicide, normal pregnancy, war or any act of war, mental or nervous disorders. A Traveling Companion is defined as a person with whom you have coordinated travel arrangements and intend to travel with during the trip.

Other Covered Reasons, as defined, includes the following events or their consequences: cancellation or interruption of your trip due to: inclement weather, unannounced strike, mechanical breakdown that causes complete cessation of services of your Common Carrier for at least 12 consecutive hours; a documented traffic accident while enroute to departure; being hijacked or quarantined; jury duty; destruction of your home or destination by fire, flood, burglary or natural disaster; being called to the emergency service of government to provide aid or relief in the event of a natural disaster; a documented theft of passports or visas; a transfer of employment of 250 miles or more; involuntary job termination (must be employed with same employer for 1 year) or revocation of military leave due to war.

Payment for the plan(s) is required at time of purchase and is non-refundable once purchased. Prices and coverage are subject to change.

Please note: This advertisement does not constitute or form any part of the Travel Protection plan or any other contract of any kind. Plan benefits, limits, and provisions may vary by state jurisdiction. For full plan details online, go to: www.tripmate.com/wpF372G.

This plan is underwritten by: United States Fire Insurance Company, Eatontown, NJ. (Part B in all states except New York, and Parts A & B for New York residents only).

Benefits are administered by: Trip Mate, Inc. (in CA, dba Trip Mate Insurance Agency), 9225 Ward Parkway, Suite 200, Kansas City, MO, 64114, 1-800-888-7292.