

## Exclusions & Limitations

The following exclusion applies to the Emergency Medical & Dental Expense, 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 the date the plan payment has been received by the Policyholder 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.**

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. 1125852

## 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 must interrupt your trip
- Your trip is interrupted when a travel supplier cancels arrangements due to 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

## Consider the Financial Impact of

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

## 10 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.



# 360° Group

Travel Protection  
for Destinations Near and Far



## BASIC PLAN



Insurance Services

# Travel Protection for Destinations Near and Far



Plan Benefits	Maximum Coverage Per Person
Trip Interruption	\$1,000
Trip Delay	\$1,000
Missed Cruise Connection	\$1,000
Baggage & Personal Effects	\$1,500
Baggage Delay	\$250
Emergency Medical & Dental Expenses	\$50,000
Emergency Evacuation & Repatriation	\$250,000
24 Hour Accidental Death & Dismemberment	\$25,000
Travel Assistance & Concierge Services*	Included

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

Contact your  
Travel Professional  
to Enroll

## Benefit Highlights

### Trip Interruption

Protects travel investments if a trip is interrupted. Recover additional transportation costs if you need to interrupt your trip for the following covered reasons:

- Sickness, Injury or Death<sup>1</sup>
- Financial Insolvency
- Residence/Destination Uninhabitable
- Traffic Accident en Route
- Military Duty for Natural Disaster
- Subpoena/Court Order
- Involuntary Employment Termination/Transfer
- Inclement Weather
- Organized Labor Strike
- Quarantine
- Terrorist Act<sup>2</sup>
- Hijacking
- Jury Duty
- Mechanical Breakdown
- Documented Passport/Visa Theft

<sup>1</sup>Of you, traveling companion, family member, domestic partner or business partner.

<sup>2</sup>Occurring within 30 days of the scheduled departure date for your covered trip.

Trip interruption benefit provides coverage for 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.

### 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.

### 24 Hour AD&D

Provides coverage for loss of life, limbs or sight from a covered accidental injury while traveling.

### Pre-Existing Condition 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.

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

Contact Traveler for Plan Questions  
888.574.7026  
Plan Code SGAB 0911

