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Insurance Benefits	WORLDWIDE TRIP PROTECTOR	WORLDWIDE TRIP PROTECTOR EDGE
Trip Cancellation**	Up to 100% of Trip Cost*	Up to 100% of Trip Cost*
Trip Interruption***	Up to 150% of Trip Cost*	Up to 100% of Trip Cost*
Trip Delay	\$1,500 (\$200 per day) - 3 hours	\$300 (\$100 per day) - 12 hours
Change Fee	\$250	\$250
Itinerary Change	\$500	n/a
Frequent Travel Reward	\$250	\$250
Single Supplement	Included	Included
Missed Tour or Cruise Connection	\$500 - 3 hours	\$300 - 12 hours
Pet Kennel	\$500 (\$50 per day)	n/a
Medical Evacuation and Repatriation of Remains	\$1,000,000	\$100,000
Political or Security Evacuation and Natural Disaster Evacuation	\$150,000	n/a
Baggage and Personal Effects	\$1,000 (\$250 per article)	\$750 (\$250 per article)
Baggage Delay	\$500 - 3 hours	\$200 - 12 hours
Accident & Sickness Medical Expense	\$100,000	\$10,000
<i>Dental Expense</i>	\$750	\$750
24-Hour Accident Death and Dismemberment	\$10,000	n/a
Pre-existing Medical Conditions Exclusion Waiver ¹	Available	Available

Optional Upgrade Benefits (Available for an additional cost.)

Cancel for Any Reason (CFAR)** ²	Up to 75% Trip Cost*	n/a
Interruption for Any Reason (IFAR)** ²	Up to 75% Trip Cost*	n/a
Cancel for Work Reasons** ²	Included under Trip Cancellation	Up to 100% Trip Cost*
Accident Death and Dismemberment Air Flight Only	Up to limit purchased	Up to limit purchased
Medical Evacuation and Repatriation of Remains	n/a	Additional \$100,000
Accident & Sickness Medical Expense	n/a	Additional \$40,000
Baggage & Personal Effects - Electronic Equipment	\$2,000	n/a
Event Ticket Registration Fee Protection	\$1,000	n/a
Rental Car Damage and Theft Coverage	\$50,000	\$25,000
Travel Inconvenience	\$750 (\$250 each)	n/a
Travel Inconvenience - Bed Rest	\$4,000	n/a

* Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage.

** Not applicable when \$0 Trip Cost displayed on Your confirmation of coverage.

*** For Worldwide Trip Protector only: \$500 return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on Your confirmation of coverage. For Worldwide Trip Protector Edge: Trip Interruption is not applicable when \$0 Trip Cost displayed on Your confirmation of coverage.

¹The plan must be purchased within 21 days for WTP, or 14 days for Edge, of initial trip payment or deposit to be eligible. Additional terms apply.

² CFAR & IFAR must be purchased within 21 days of the date your initial trip payment or deposit is received, and Cancel for Work Reasons must be purchased within 14 days of initial trip deposit. Additional terms apply.

Non-Insurance Worldwide Assistance Services are included in both plans and include:

Medical or Legal Referral, Inoculation Information, Hospital Admission Guarantee, Telemedicine, House Calls, Translation Service, Lost Baggage Retrieval, Passport/Visa Information, Emergency Cash Advance, Bail Bond, Prescription Drug/Eyeglass Replacement, ID Theft Resolution Service, Concierge Service, and Business Concierge

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al., T210 et. al., and TP401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. Your travel retailer may be compensated for the purchase of a plan. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured: P.O. Box 6503, Glastonbury, CT 06033; 800-243-3174; customer-care@travelinsured.com; California license #0113223.

07.19.2021 | T-17797 | AH-3426



Optional Travel Protection Form

Thank you for consulting with our agency for your travel needs. We value your business and appreciate the time you have spent with us to build your dream vacation. Below you will find information about the travel protection we offer to help protect your trip.

Please read this carefully!

You are a valued client and we want to do everything possible to make your trip enjoyable. Because the unexpected can occur - before you leave or when you're away from home - consider purchasing a travel protection plan. We offer a plan from Travel Insured which combines insurance coverage with non-insurance assistance services. Please read the Travel Insured brochure carefully for more information.

NO, do not enroll me for the Travel Insured Protection Plan. I understand that I am responsible for any cancellation penalties and out-of-pocket expenses incurred. I will also make my own provisions in the event of an emergency while I am traveling.

Amount at risk:

If you are forced to cancel or interrupt your trip, you may forfeit up to:

\$ _____

Travel Insured Plan Cost:

You can help protect your travel investment for:

\$ _____

Trip Name:

Travel Dates:

NAME (PLEASE PRINT)

SIGNATURE

DATE