**PLAN BENEFITS INCLUDE:**

**Trip Cancellation**
- You are covered for your unused, prepaid, non-refundable trip costs in the event you must cancel your trip for a covered reason, such as one of the reasons below.

**Trip Interruption**
- This covers the unused portions of your land or water travel arrangements, plus the additional transportation costs paid, if you must interrupt your trip due to a covered reason, such as the following:
  - Sickness, Injury or Death to you, a traveling companion, a family member, or a business partner
  - Jury Duty or being required to appear as a witness in a legal action
  - A Strike that causes your common carrier to cease operations for at least 18 hours
  - Losing Your Job where you have worked for at least 1 year

**Medical Evacuation and Repatriation of Remains**
- Up to a maximum of $20,000!

**For Exclusions Please See Reverse Side**

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**PLAN BENEFITS INCLUDE:**

**Baggage and Personal Effects**
- Up to a maximum of $1,000! If your baggage is lost, stolen or damaged!

**Medical Expense**
- Up to a maximum of $5,000! If you are injured or become ill on the trip. You also are covered for up to $750 in emergency dental treatment.

**Medical Evacuation and Repatriation of Remains**
- Up to a maximum of $20,000! Should a severe illness require immediate care and a local hospital cannot meet your needs, this covers the cost to transport you to the nearest hospital where you can receive appropriate treatment. A toll-free call to 1-800-494-9907 starts the arrangements. If you are traveling alone, you are also covered for the airfare of a companion to join you at the hospital (additional terms apply).

**Travel Assistance Services**

- Lost Baggage Retrieval
- Prescription Drug/Eyeglass Replacement
- Medical or Legal Referrals
- Emergency Cash Advance
- Translation Services
- Payment to the Assistance Company is Your Responsibility.

**TIPS FOR TRAVELERS**

- Cancel with your Group Leader as soon as you are aware of the need to cancel.
- In the event you need to file a claim, contact Travel Insured International at 1-855-376-2037 as soon as possible. Be prepared to provide proof of payments for all portions of your trip, including the travel protection plan.
- Get detailed medical statements from treating physicians where and when an accident or sickness occurred. Save your receipts, proof of all payments and proof of coverage.
- If you have purchased the Travel Confident Protection Plan, for medical evacuation call the Assistance Company at 1-800-494-9907 or collect at 1-603-328-1707. Be sure to call before you incur any expenses!

**QUESTIONS? CALL 1-855-376-2037**

**RECEIVE THIS BENEFIT!**

**ACT NOW** so you are eligible for a PRE-EXISTING CONDITION waiver!
- You must purchase the travel protection plan within 14 days of the date of your initial payment or deposit.
- Review the complete terms in the exclusion section of your plan document.

For Exclusions Please See Reverse Side
Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, or Family Member scheduled and booked to travel with You.

The following exclusion(s) apply to the Trip Cancellation and Trip Interruption and Medical Expense.
We will not pay for any loss or expense caused due to, arising or resulting from:
1. a Pre-Existing Medical Condition, as defined in the certificate.

The following exclusions apply to the Medical and Dental Expense benefits.
We will not pay for any loss or expense caused due to, arising or resulting from:
1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. Alcohol or substance abuse or treatment for the same;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, or elective abortion;
5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the certificate is in effect;
6. Your participation in Adventure or Extreme Activities, riding or driving in races, or participation in speed or endurance competition or events, except as a spectator;
7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.
We will not pay for any loss or expense caused due to, arising or resulting from:
1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane;
2. being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner;
6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. a loss or damage caused by detention, confiscation or destruction by customs;

The plan also contains exclusions specific to the Baggage and Personal Effects Benefits.

MEDICALLY FIT TO TRAVEL EXCLUSION:
We will not pay any expense as a result of You having been advised in writing that You, Your Traveling Companion, or Family Member scheduled and booked to travel with You are not Medically Fit to Travel at the time of purchase of coverage for a Trip, as defined in the certificate.

If coverage for a Trip is purchased and it is later determined that You, Your Traveling Companion, or Family Member scheduled and booked to travel with You were not Medically Fit to Travel at the time of purchase of coverage for Your Trip, as defined in the certificate, the coverage is void and premium paid will be returned.