

GROUP LITE

GROUP TRAVEL PROTECTION PLAN



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SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Trip Cancellation**	Trip Cost*
Trip Interruption**	Trip Cost
Travel Delay – 12 hours	\$500 (\$100/day)
Baggage/Personal Effects	\$500
Accident & Sickness Medical Expense	\$10,000
Emergency Medical Evacuation, Medical Repatriation, & Return of Remains	\$20,000
Non-Insurance Worldwide Emergency Assistance Services (Provided by OnCall International)	Included

* Subject to maximum limit of \$10,000.

** For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only.

Cost of Trip	Rates	Cost of Trip	Rates
\$0	\$16	\$1,501 - \$2,000	\$125
\$1 - \$200	\$20	\$2,001 - \$2,500	\$155
\$201 - \$400	\$30	\$2,501 - \$3,000	\$184
\$401 - \$600	\$41	\$3,001 - \$3,500	\$205
\$601 - \$800	\$53	\$3,501 - \$4,000	\$234
\$801 - \$1,000	\$62	\$4,001 - \$4,500	\$258
\$1,001-\$1,500	\$98	\$4,501 - \$5,000	\$284

All of the above rates are for the plan which includes insurance and non-insurance services.

Purchase within 14 days of initial trip deposit for Pre-Existing Condition Waiver.

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased within 14 days of the date your initial trip deposit is received, you insure the full non-refundable cost of the trip (and also insure all subsequent travel arrangements added to your trip within 14 days of your payment for those arrangements) and you are not disabled from travel at the time you pay the plan cost.

GENERAL LIMITATIONS AND EXCLUSIONS

Insurance benefits are not payable for any loss 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 to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. 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; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a member of a team in an organized sporting competition; 7. participating in bodily contact sports, skydiving or parachuting, hang gliding or bungee cord jumping; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided); 13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits of the Plan; 14. 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; 15. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 16. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 17. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects: Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

This document contains highlights of the plans. The plan contains insurance benefits underwritten by the United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2018. The plans also contain non-insurance Travel Assistance Services that are provided by an independent organization, and not by United States Fire Insurance Company or Travel Insured International. Coverages may vary and not all coverage is available in all jurisdictions. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured.