

STUDENT DELUXE



GROUP TRAVEL PROTECTION PLAN

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

<u>Benefit</u>	<u>Maximum Benefit Amount</u>
Trip Cancellation**1	Trip Cost*
Trip Interruption**1	150% of Trip Cost*
Travel Delay – 6 hours	\$750 (\$150/day)
Missed Connection – 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay – 24 hours	(\$300/article with \$500 combined article max)
Non-Medical Emergency Evacuation	\$150,000
Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$100,000
Cancel for Any Reason (CFAR)***	Optional
Non-Insurance Worldwide Emergency Assistance Services	Included

* Subject to the maximum benefit amount of \$10,000.

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

¹ Benefits for Trip Cancellation and/or Interruption are only payable if trip is cancelled or interrupted (as applicable) for a covered trigger.

*** CFAR coverage is up to 75% of the nonrefundable trip cost (subject to \$10,000 maximum). CFAR is optional and available for an additional cost at the individual level only if purchased at the time of original plan purchase. Coverage can apply provided Trip Cancellation is 48 hours or more prior to scheduled departure, your payment or deposit for this plan is received with, or before your final payment for your trip, and you paid your Travel Supplier the full cost for all non-refundable trip costs for your trip prior to your cancellation of your trip. For \$0 Trip Cost there is no CFAR. **This benefit is not available to residents of New York State.**

PER PERSON RATES

Cost of Trip	Rates	With CFAR*	Cost of Trip	Rates	With CFAR*
\$0	\$7	N/A	\$4,001-\$4,500	\$121	\$181.50
\$1-\$200	\$12	\$18.00	\$4,501-\$5,000	\$135	\$202.50
\$201-\$400	\$17	\$25.50	\$5,001-\$5,500	\$149	\$223.50
\$401-\$600	\$21	\$31.50	\$5,501-\$6,000	\$163	\$244.50
\$601-\$800	\$25	\$37.50	\$6,001-\$6,500	\$177	\$265.50
\$801-\$1,000	\$30	\$45.00	\$6,501-\$7,000	\$190	\$285.00
\$1,001-\$1,500	\$41	\$61.50	\$7,001-\$7,500	\$204	\$306.00
\$1,501-\$2,000	\$54	\$81.00	\$7,501-\$8,000	\$218	\$327.00
\$2,001-\$2,500	\$68	\$102.00	\$8,001-\$8,500	\$233	\$349.50
\$2,501-\$3,000	\$81	\$121.50	\$8,501-\$9,000	\$247	\$370.50
\$3,001-\$3,500	\$94	\$141.00	\$9,001-\$10,000	\$261	\$391.50
\$3,501-\$4,000	\$108	\$162.00			

The above rates are for trips up to 30 days – for each day over 30 add \$3.00 per person per day.

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

*Optional Cancel For Any Reason (CFAR) benefit not available to residents of New York State.

COMPETING ATHLETES CAN BE COVERED UNDER THE PLAN!

Travel Insured International
844-440-8113
groups@travelinsured.com
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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 in skydiving or parachuting, hang gliding or bungee cord jumping; 7. piloting or learning to pilot or acting as a member of the crew of any aircraft; 8. 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; 9. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 10. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 11. dental treatment (except as coverage is otherwise specifically provided in the Plan); 12. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Plan's Schedule of Benefits; 13. 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; 14. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 15. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 16. 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; or 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.

Purchase Up to Final Trip Payment Due Date for Pre-Existing Condition Exclusion Waiver!

The Pre-Existing Medical Condition Exclusion will be waived if the protection plan is purchased at or before final trip payment due date for this trip, for the full non-refundable cost of the trip and you are not disabled from travel at the time you pay the plan cost.

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

This document contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2021. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain noninsurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM", "Global Excel Management", and/or "Global Excel". 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; 855-752-8303; customer care@travelinsured.com; California license #0113223.