

Your adventure awaits. But don't be caught unprepared.

Purchase insurance for your trip with a tour protection plan.

ENROLL TODAY!

[travelinsure.com/
principia](https://travelinsure.com/principia)

**Unexpected surprises can make life exciting.
But not when they interfere with your vacation.**

Our tour insurance protection plan covers the unexpected by providing coverage for trip cancellation and trip interruption, plus accident and medical expenses, baggage loss and delay, travel delay and more.

Read full policy for specific coverage details and exclusions.

Comprehensive Tour Insurance Protection Plan

PLAN DETAILS/COVERAGE	LIMITS
Trip Cancellation	100% of Trip Cost
Trip Interruption	100% of Trip Cost Limit
Travel Delay (6 hrs)	\$750 per Trip (\$100/day)
Baggage and Personal Effects	\$750 Per article Limit: \$250, Combined Maximum for Described Property: \$500
Baggage delay (12 hrs.)	\$250
Missed Connection (3 hrs)	\$500
Airline Ticket Change Fee	\$100
Single Occupancy Supplement	Included
Emergency Accident and Sickness Medical Expense (Primary Coverage)	\$50,000
Dental	\$500
Emergency Medical Evacuation	\$150,000
Repatriation of Remains	\$150,000
Accidental Death & Dismemberment	\$10,000
Pre-Existing Conditions Waiver	Included when conditions are met
Trip Cancellation For Any Reason (CFAR)*	75% of Total Trip Cost Must buy plan within 14 days of initial trip deposit. Other conditions apply.

*Not available to residents of NY state.

Disclosure: The dollar amounts listed are maximums, and the policy may pay less than this amount, or up to this amount.



PRINCIPIA
LIFELONG LEARNING

Engage.
Travel.
Learn.



**Buying your plan more than 18
months before your trip departure?**

See page 4 for your plan option.



Travel Insurance Services

Visit travelinsure.com/principia to get a free quote and enroll, or call

USI Travel Insurance Services at (855) 874-0156 and reference Principia account #50077.

SS_103_0425_TIS

RATES

Trip Cost	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 1 - \$ 500	\$23	\$42	\$55	\$66	\$88	\$105	\$120
\$ 501 - \$ 1000	\$38	\$63	\$83	\$100	\$132	\$163	\$177
\$ 1001 - \$ 1500	\$50	\$75	\$111	\$133	\$175	\$218	\$234
\$ 1501 - \$ 2000	\$69	\$108	\$140	\$191	\$223	\$282	\$290
\$ 2001 - \$ 2500	\$88	\$130	\$169	\$257	\$309	\$345	\$347
\$ 2501 - \$ 3000	\$108	\$152	\$197	\$334	\$386	\$407	\$403
\$ 3001 - \$ 3500	\$127	\$175	\$226	\$375	\$432	\$474	\$517
\$ 3501 - \$ 4000	\$145	\$178	\$254	\$416	\$458	\$586	\$583
\$ 4001 - \$ 4500	\$162	\$192	\$323	\$448	\$495	\$623	\$682
\$ 4501 - \$ 5000	\$182	\$211	\$355	\$480	\$529	\$705	\$751
\$ 5001 - \$ 5500	\$209	\$263	\$388	\$511	\$565	\$832	\$824
\$ 5501 - \$ 6000	\$236	\$285	\$425	\$543	\$605	\$861	\$895
\$ 6001 - \$ 6500	\$258	\$311	\$458	\$578	\$655	\$917	\$967
\$ 6501 - \$ 7000	\$280	\$338	\$493	\$624	\$703	\$977	\$1,037
\$ 7001 - \$ 8000	\$308	\$375	\$556	\$713	\$888	\$1,187	\$1,257
\$ 8001 - \$ 9000	\$346	\$419	\$623	\$807	\$1,008	\$1,355	\$1,409
\$ 9001 - \$10,000	\$385	\$432	\$688	\$890	\$1,133	\$1,519	\$1,565
\$10,001 - \$11,000	\$442	\$500	\$773	\$991	\$1,253	\$1,680	\$1,826
\$11,001 - \$12,000	\$500	\$566	\$849	\$1,103	\$1,370	\$1,838	\$2,001
\$12,001 - \$13,000	\$558	\$635	\$921	\$1,214	\$1,490	\$1,999	\$2,186
\$13,001 - \$14,000	\$618	\$705	\$1,004	\$1,324	\$1,620	\$2,159	\$2,384
\$14,001 - \$15,000	\$680	\$776	\$1,088	\$1,434	\$1,781	\$2,319	\$2,581
\$15,001 - \$16,000	\$726	\$888	\$1,221	\$1,533	\$1,904	\$2,480	\$2,760
\$16,001 - \$17,000	\$774	\$947	\$1,300	\$1,633	\$2,027	\$2,639	\$2,937
\$17,001 - \$18,000	\$823	\$1,004	\$1,380	\$1,732	\$2,150	\$2,800	\$3,116
\$18,001 - \$19,000	\$870	\$1,062	\$1,458	\$1,832	\$2,274	\$2,959	\$3,295
\$19,001 - \$20,000	\$917	\$1,119	\$1,537	\$1,930	\$2,397	\$3,120	\$3,472
\$20,001 - \$21,000	\$963	\$1,177	\$1,617	\$2,002	\$2,520	\$3,280	\$3,651
\$21,001 - \$22,000	\$1,010	\$1,235	\$1,695	\$2,129	\$2,643	\$3,440	\$3,829
\$22,001 - \$23,000	\$1,059	\$1,293	\$1,774	\$2,228	\$2,766	\$3,600	\$4,009
\$23,001 - \$24,000	\$1,105	\$1,351	\$1,854	\$2,327	\$2,889	\$3,760	\$4,186
\$24,001 - \$25,000	\$1,152	\$1,408	\$1,933	\$2,426	\$3,012	\$3,920	\$4,365

Add \$5/day for every day that trip exceeds 30 consecutive days in length

The Tour Insurance Protection Plans are underwritten by Starr Indemnity & Liability Company, a Texas domiciled corporation (NAIC Company Code: 38318; TX license number: 93542) with its principal place of business at 399 Park Avenue, 2nd Floor, New York, NY 10022.

This is only a brief description of the coverage(s) available under policy series LT 007 (06/2015). The policy will contain reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts or discrepancies between this document and the policy or if any point is not covered in this document, the terms and conditions of the policy shall govern. Starr Indemnity & Liability Company has sole financial responsibility over any claims and/or any other financial obligations owed by the insurer. Starr Indemnity & Liability Company ("Starr Indemnity"), a Texas company, has administrative offices at 399 Park Avenue, 2nd Floor, NY, NY 10022. Starr Indemnity is currently authorized to transact business in all states and jurisdictions, as well as the District of Columbia and Puerto Rico. NAIC No. 38318. Please read the policy carefully.

These plans are administered by USI Insurance Services, LLC d/b/a USI Affinity Travel Insurance Services with its principal place of business at 3805 West Chester Pike, Suite 200, Newtown Square, PA, 19073. CA license #OG11911. If you have any questions about the plans, please contact 1-855-874-0156 or customercare@travelinsure.com.

Rates with Cancel For Any Reason (CFAR) Upgrade (Not available to residents of NY.)

Trip Cost	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 1 - \$ 500	\$35	\$63	\$83	\$99	\$132	\$158	\$180
\$ 501 - \$ 1000	\$57	\$95	\$125	\$150	\$198	\$245	\$266
\$ 1001 - \$ 1500	\$75	\$113	\$167	\$200	\$263	\$327	\$351
\$ 1501 - \$ 2000	\$104	\$162	\$210	\$287	\$335	\$423	\$435
\$ 2001 - \$ 2500	\$132	\$195	\$254	\$386	\$464	\$518	\$521
\$ 2501 - \$ 3000	\$162	\$228	\$296	\$501	\$579	\$611	\$605
\$ 3001 - \$ 3500	\$191	\$263	\$339	\$563	\$648	\$711	\$776
\$ 3501 - \$ 4000	\$218	\$267	\$381	\$624	\$687	\$879	\$875
\$ 4001 - \$ 4500	\$243	\$288	\$485	\$672	\$743	\$935	\$1,023
\$ 4501 - \$ 5000	\$273	\$317	\$533	\$720	\$794	\$1,058	\$1,127
\$ 5001 - \$ 5500	\$314	\$395	\$582	\$767	\$848	\$1,248	\$1,236
\$ 5501 - \$ 6000	\$354	\$428	\$638	\$815	\$908	\$1,292	\$1,343
\$ 6001 - \$ 6500	\$387	\$467	\$687	\$867	\$983	\$1,376	\$1,451
\$ 6501 - \$ 7000	\$420	\$507	\$740	\$936	\$1,055	\$1,466	\$1,556
\$ 7001 - \$ 8000	\$462	\$563	\$834	\$1,070	\$1,332	\$1,781	\$1,886
\$ 8001 - \$ 9000	\$519	\$629	\$935	\$1,211	\$1,512	\$2,033	\$2,114
\$ 9001 - \$10,000	\$578	\$648	\$1,032	\$1,335	\$1,700	\$2,279	\$2,348
\$10,001 - \$11,000	\$663	\$750	\$1,160	\$1,487	\$1,880	\$2,520	\$2,739
\$11,001 - \$12,000	\$750	\$849	\$1,274	\$1,655	\$2,055	\$2,757	\$3,002
\$12,001 - \$13,000	\$837	\$953	\$1,382	\$1,821	\$2,235	\$2,999	\$3,279
\$13,001 - \$14,000	\$927	\$1,058	\$1,506	\$1,986	\$2,430	\$3,239	\$3,576
\$14,001 - \$15,000	\$1,020	\$1,164	\$1,632	\$2,151	\$2,672	\$3,479	\$3,872
\$15,001 - \$16,000	\$1,089	\$1,332	\$1,832	\$2,300	\$2,856	\$3,720	\$4,140
\$16,001 - \$17,000	\$1,161	\$1,421	\$1,950	\$2,450	\$3,041	\$3,959	\$4,406
\$17,001 - \$18,000	\$1,235	\$1,506	\$2,070	\$2,598	\$3,225	\$4,200	\$4,674
\$18,001 - \$19,000	\$1,305	\$1,593	\$2,187	\$2,748	\$3,411	\$4,439	\$4,943
\$19,001 - \$20,000	\$1,376	\$1,679	\$2,306	\$2,895	\$3,596	\$4,680	\$5,208
\$20,001 - \$21,000	\$1,445	\$1,766	\$2,426	\$3,003	\$3,780	\$4,920	\$5,477
\$21,001 - \$22,000	\$1,515	\$1,853	\$2,543	\$3,194	\$3,965	\$5,160	\$5,744
\$22,001 - \$23,000	\$1,589	\$1,940	\$2,661	\$3,342	\$4,149	\$5,400	\$6,014
\$23,001 - \$24,000	\$1,658	\$2,027	\$2,781	\$3,491	\$4,334	\$5,640	\$6,279
\$24,001 - \$25,000	\$1,728	\$2,112	\$2,900	\$3,639	\$4,518	\$5,880	\$6,548

NOTE: These CFAR rates are only for trips of 30 days or less. Trips longer than 30 days will need to apply the \$5 per day to the non-CFAR rate first and then multiply the full rate by 1.5.

Buying your travel insurance more than 18 months before your trip?

Tour Protection Plan *for Early Booking*

If you're booking your trip **more than 18 months in advance of your departure (and up to 3 years in advance)**, this alternative plan option may be purchased earlier. In addition to the earlier booking timeframe, this plan also offers higher benefit limits than the standard tour protection plan.

Tour Insurance Protection Plan - For Booking More Than 18 Months in Advance of Trip Departure

PLAN DETAILS/COVERAGE	LIMITS
Trip Cancellation	100% of Trip Cost
Trip Interruption	200% of Trip Cost Limit
Travel Delay (6 hrs)	\$2,500 per Trip (\$250/day)
Baggage and Personal Effects	\$2,500 Per article Limit: \$300, Combined Maximum for Described Property: \$600
Baggage delay (12 hrs.)	\$500
Missed Connection (3 hrs)	\$1,500
Airline Ticket Change Fee	\$500
Single Occupancy Supplement	Included
Emergency Accident and Sickness Medical Expense (Primary Coverage)	\$500,000
Dental	\$750
Emergency Medical Evacuation	\$1,000,000
Repatriation of Remains	\$1,000,000
Accidental Death & Dismemberment	\$100,000
Pre-Existing Conditions Waiver	Included when conditions are met
Trip Cancellation For Any Reason (CFAR)*	75% of Total Trip Cost Optional upgrade for additional cost. Must buy plan within 14 days of initial trip deposit. Other conditions apply.

**Not available to residents of NY.*

Disclosure: The dollar amounts listed are maximums, and the policy may pay less than this amount, or up to this amount.



To purchase the plan for early booking (18 months to 3 years in advance of trip departure) or to get a quote, visit my.travelinsure.com/principia-d. If you have questions about the plan or to purchase over the phone, call USI Travel Insurance Services at (855) 874-0156 and reference Principia account #50077.

Tour Protection Plan for Early Booking (18 months to 3 years in advance of trip departure)

PREMIUM RATES: Plan available more than 18 months prior to departure date.

Trip Cost	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 1 - \$ 500	\$31	\$52	\$65	\$77	\$100	\$117	\$132
\$ 501 - \$ 1000	\$47	\$74	\$95	\$112	\$144	\$177	\$190
\$ 1001 - \$ 1500	\$60	\$86	\$124	\$146	\$189	\$233	\$249
\$ 1501 - \$ 2000	\$81	\$121	\$153	\$206	\$238	\$299	\$307
\$ 2001 - \$ 2500	\$102	\$144	\$183	\$275	\$328	\$364	\$365
\$ 2501 - \$ 3000	\$122	\$166	\$212	\$355	\$407	\$428	\$423
\$ 3001 - \$ 3500	\$143	\$190	\$241	\$396	\$454	\$495	\$539
\$ 3501 - \$ 4000	\$161	\$192	\$270	\$439	\$480	\$611	\$607
\$ 4001 - \$ 4500	\$179	\$206	\$342	\$471	\$517	\$648	\$708
\$ 4501 - \$ 5000	\$199	\$226	\$375	\$503	\$552	\$733	\$779
\$ 5001 - \$ 5500	\$227	\$280	\$408	\$534	\$588	\$862	\$853
\$ 5501 - \$ 6000	\$256	\$303	\$446	\$567	\$629	\$892	\$926
\$ 6001 - \$ 6500	\$278	\$330	\$479	\$602	\$679	\$949	\$999
\$ 6501 - \$ 7000	\$301	\$357	\$516	\$649	\$729	\$1,010	\$1,071
\$ 7001 - \$ 8000	\$329	\$394	\$580	\$740	\$919	\$1,225	\$1,296
\$ 8001 - \$ 9000	\$368	\$440	\$647	\$836	\$1,041	\$1,397	\$1,451
\$ 9001 - \$10,000	\$407	\$452	\$714	\$921	\$1,169	\$1,565	\$1,611
\$10,001 - \$11,000	\$467	\$522	\$801	\$1,024	\$1,292	\$1,729	\$1,878
\$11,001 - \$12,000	\$527	\$590	\$879	\$1,139	\$1,412	\$1,891	\$2,057
\$12,001 - \$13,000	\$586	\$661	\$953	\$1,253	\$1,534	\$2,055	\$2,246
\$13,001 - \$14,000	\$648	\$733	\$1,037	\$1,365	\$1,667	\$2,218	\$2,449
\$14,001 - \$15,000	\$712	\$806	\$1,123	\$1,477	\$1,832	\$2,382	\$2,650
\$15,001 - \$16,000	\$759	\$921	\$1,260	\$1,579	\$1,958	\$2,547	\$2,833
\$16,001 - \$17,000	\$808	\$981	\$1,341	\$1,681	\$2,083	\$2,710	\$3,014
\$17,001 - \$18,000	\$858	\$1,039	\$1,422	\$1,782	\$2,209	\$2,874	\$3,197
\$18,001 - \$19,000	\$907	\$1,099	\$1,503	\$1,884	\$2,336	\$3,037	\$3,380
\$19,001 - \$20,000	\$954	\$1,157	\$1,583	\$1,984	\$2,461	\$3,201	\$3,561
\$20,001 - \$21,000	\$1,002	\$1,216	\$1,664	\$2,057	\$2,587	\$3,365	\$3,744
\$21,001 - \$22,000	\$1,050	\$1,275	\$1,744	\$2,188	\$2,713	\$3,528	\$3,926
\$22,001 - \$23,000	\$1,099	\$1,335	\$1,825	\$2,289	\$2,839	\$3,692	\$4,109
\$23,001 - \$24,000	\$1,147	\$1,394	\$1,907	\$2,390	\$2,964	\$3,855	\$4,290
\$24,001 - \$25,000	\$1,195	\$1,452	\$1,987	\$2,491	\$3,090	\$4,019	\$4,473

Add \$5/day for every day that trip exceeds 30 consecutive days in length

Tour Protection Plan for Early Booking (18 months to 3 years in advance of trip departure)

PREMIUM RATES: with Cancel For Any Reason (CFAR) Upgrade

For plan available more than 18 months prior to departure date.

Trip Cost	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 1 - \$ 500	\$47	\$78	\$98	\$116	\$150	\$176	\$198
\$ 501 - \$ 1000	\$71	\$111	\$143	\$168	\$216	\$266	\$285
\$ 1001 - \$ 1500	\$90	\$129	\$186	\$219	\$284	\$350	\$374
\$ 1501 - \$ 2000	\$122	\$182	\$230	\$309	\$357	\$449	\$461
\$ 2001 - \$ 2500	\$153	\$216	\$275	\$413	\$492	\$546	\$548
\$ 2501 - \$ 3000	\$183	\$249	\$318	\$533	\$611	\$642	\$635
\$ 3001 - \$ 3500	\$215	\$285	\$362	\$594	\$681	\$743	\$809
\$ 3501 - \$ 4000	\$242	\$288	\$405	\$659	\$720	\$917	\$911
\$ 4001 - \$ 4500	\$269	\$309	\$513	\$707	\$776	\$972	\$1,062
\$ 4501 - \$ 5000	\$299	\$339	\$563	\$755	\$828	\$1,100	\$1,169
\$ 5001 - \$ 5500	\$341	\$420	\$612	\$801	\$882	\$1,293	\$1,280
\$ 5501 - \$ 6000	\$384	\$455	\$669	\$851	\$944	\$1,338	\$1,389
\$ 6001 - \$ 6500	\$417	\$495	\$719	\$903	\$1,019	\$1,424	\$1,499
\$ 6501 - \$ 7000	\$452	\$536	\$774	\$974	\$1,094	\$1,515	\$1,607
\$ 7001 - \$ 8000	\$494	\$591	\$870	\$1,110	\$1,379	\$1,838	\$1,944
\$ 8001 - \$ 9000	\$552	\$660	\$971	\$1,254	\$1,562	\$2,096	\$2,177
\$ 9001 - \$10,000	\$611	\$678	\$1,071	\$1,382	\$1,754	\$2,348	\$2,417
\$10,001 - \$11,000	\$701	\$783	\$1,202	\$1,536	\$1,938	\$2,594	\$2,817
\$11,001 - \$12,000	\$791	\$885	\$1,319	\$1,709	\$2,118	\$2,837	\$3,086
\$12,001 - \$13,000	\$879	\$992	\$1,430	\$1,880	\$2,301	\$3,083	\$3,369
\$13,001 - \$14,000	\$972	\$1,100	\$1,556	\$2,048	\$2,501	\$3,327	\$3,674
\$14,001 - \$15,000	\$1,068	\$1,209	\$1,685	\$2,216	\$2,748	\$3,573	\$3,975
\$15,001 - \$16,000	\$1,139	\$1,382	\$1,890	\$2,369	\$2,937	\$3,821	\$4,250
\$16,001 - \$17,000	\$1,212	\$1,472	\$2,012	\$2,522	\$3,125	\$4,065	\$4,521
\$17,001 - \$18,000	\$1,287	\$1,559	\$2,133	\$2,673	\$3,314	\$4,311	\$4,796
\$18,001 - \$19,000	\$1,361	\$1,649	\$2,255	\$2,826	\$3,504	\$4,556	\$5,070
\$19,001 - \$20,000	\$1,431	\$1,736	\$2,375	\$2,976	\$3,692	\$4,802	\$5,342
\$20,001 - \$21,000	\$1,503	\$1,824	\$2,496	\$3,086	\$3,881	\$5,048	\$5,616
\$21,001 - \$22,000	\$1,575	\$1,913	\$2,616	\$3,282	\$4,070	\$5,292	\$5,889
\$22,001 - \$23,000	\$1,649	\$2,003	\$2,738	\$3,434	\$4,259	\$5,538	\$6,164
\$23,001 - \$24,000	\$1,721	\$2,091	\$2,861	\$3,585	\$4,446	\$5,783	\$6,435
\$24,001 - \$25,000	\$1,793	\$2,178	\$2,981	\$3,737	\$4,635	\$6,029	\$6,710

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