

Travel Protection Plan Summary

for Plan # UF374P



**Buy
Early!**

The exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan is received at or before the final payment due date for Your Trip; and (b) You are not disabled from travel at the time Your plan payment is paid.

TripMate
Your partner in travel

Schedule of Benefits

Travel Insurance Benefits	Maximum Benefit Amount
Trip Cancellation	Trip Cost
Trip Interruption	Trip Cost
Missed Connection	\$750
Travel Delay (12 Hours or More)	\$150 Per Day \$750 Maximum
Cancel For Any Reason Benefit (Optional)	75% of Non-Refundable Trip Cost
Medical Expense/Emergency Evacuation	
Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation	\$50,000
Medical Repatriation & Return of Remains	
Accidental Death and Dismemberment	
24-Hour Other than Air	\$25,000
Baggage and Personal Effects	\$1,500
Baggage Delay (12 Hours or More)	\$250

Non-Insurance Services

Generali Global Assistance

Global Xpi Medical Records Service

Customer Service and Claims

Have questions or need to report a claim? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions, report and complete your claim(s) online at www.travelclaimsonline.com or call 1-833-297-2255.

If You are not satisfied for any reason, You may return Your Plan Document to Your Travel Supplier within 10 days after receipt. Your plan payment will be refunded, provided You have not already departed on the Trip or filed a claim. When so returned, the coverage under the Plan is void from the beginning.



Benefit Summary

TRIP CANCELLATION

Can protect the unused non-refundable Prepaid Payments or Deposits You paid for Travel Arrangements when You are prevented from taking Your Trip due to a covered reason (see next panel for a summary of covered reasons).

TRIP INTERRUPTION

Can provide You with a reimbursement for the unused non-refundable land or water Travel Arrangements for Your Trip, plus the Additional Transportation cost paid, if Your Trip is interrupted for a covered reason (see next panel for a summary of covered reasons).

MISSED CONNECTION

Can provide You with a reimbursement for the Prepaid expenses for the unused portions of Your land or water Travel Arrangements, plus the additional transportation costs to join Your Trip, if You miss Your Trip departure because Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

TRAVEL DELAY

Can assist with additional expenses incurred when You are delayed at least 12 hours due to a covered reason. In the event of a covered delay, You can be reimbursed for additional expenses for hotels, meals, and local transportation.

CANCEL FOR ANY REASON BENEFIT

Reimburses 75% of the Prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Trip if You cancel Your Trip for any reason not otherwise covered by this Plan, provided; a) Your payment for this Plan is received at or before the final payment due date for Your Trip; and b) You insure 100% of the Prepaid Trip costs that are subjected to cancellation penalties or restrictions; and c) You cancel Your Trip two (2) days or more before Your Scheduled Departure Date. Additional terms apply.

MEDICAL EXPENSE/EMERGENCY EVACUATION

Can provide Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Trip. Under certain circumstances detailed in the Plan, the Plan can pay for the transportation expenses incurred to evacuate You to the nearest qualified hospital and/or to return You home.

ACCIDENTAL DEATH & DISMEMBERMENT

Can provide a benefit for loss of life, limb or sight resulting from an Accidental Injury occurring during Your Trip.

BAGGAGE & PERSONAL EFFECTS

Can provide reimbursement when Your Baggage or Personal Effects are damaged, lost or stolen during Your Trip.

BAGGAGE DELAY

Can provide reimbursement for the purchase of reasonable additional clothing and personal articles purchased by You if Your checked Baggage is delayed 24 hours or more during Your Trip.

Coverage Summary

TRIP CANCELLATION & TRIP INTERRUPTION

The Travel Protection Plan may allow You to cancel or interrupt Your Trip for many covered reasons, such as:

- Sickness, Injury, or death of You, a Family Member, Traveling Companion, or Business Partner;
- You or a Traveling Companion being required to serve on a jury;
- Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster;
- Your or a Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and the Insured or the Insured's Traveling Companion is required to work as a result;
- You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- Unannounced Strike, mechanical breakdown or Inclement Weather that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- You or Your Traveling Companion is in the Military and called to emergency duty for a national disaster other than war;
- involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- a permanent transfer of employment of 250 miles or more;
- revocation of Your previously granted leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required.

Plans contain additional covered reasons not discussed above. Additional terms, conditions and limitations apply to the covered reasons discussed above. The covered reasons for Trip Cancellation are not identical to the covered reasons for Trip Interruption. Please review the full plan details online at www.tripmate.com/wpUF374P.

The insurance provided by this Plan (except Accident and Sickness Medical Expense, Emergency Medical Evacuation, Medical Repatriation and Return of Remains) shall be in excess of all other valid and collectible Insurance or indemnity. Coordination of Benefit Rules apply to the Plan's insurance coverages that provide benefits for health care expenses on an expense incurred basis.

Insurance Benefits Limitations & Exclusions

The insurance benefits of this Plan 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 professional in a stunt, athletic or sporting event or competition;
7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive;
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. 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;
13. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
14. a loss or damage caused by detention, confiscation or destruction by customs;
15. Elective Treatment and Procedures;
16. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
17. business, contractual or educational obligations of You, a Family Member, Business Partner, or Traveling Companion;
18. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You;
19. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You;
20. Bankruptcy or Default or failure to supply services by a supplier of travel services;
21. 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; or
22. an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchases of Coverage on Your Trip.



Generali Global Assistance

Non-Insurance Service

Multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities, and provide services for:

- Medical Consultation and Monitoring
- Medical Evacuation Arrangements
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains Arrangements
- 24 Hour Legal Assistance
- Nurse Helpline
- Message Services
- Language Interpretation Services
- Emergency Cash Transfer
- Pre-Trip Travel Services
- Travel Document and Ticket Replacement

A complete list of these services is included in your Plan Document To contact Generali Global Assistance:

Within U.S. & Canada
1-833-430-3653

Collect Worldwide
1-954-308-3925

YOUR PLAN NUMBER: UF374P

ACCESS YOUR MEDICAL RECORDS ONLINE

With **Global Xpi**, you can relax knowing your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, wherever internet access is available. Register at www.globalxpi.com or call, toll free:

1-800-379-9887

Use Program Code UF374P

These Services are Provided by: Global Xpi, a Trip Mate brand.

INFORMATION YOU NEED TO KNOW

Benefits in this brochure are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages. This advertisement does not constitute or form any part of the Plan description or any other contract of any kind. Plan benefits, limits and provisions may or may not be available based on state of residence. **To review full plan details online, go to:** www.tripmate.com/wpUF374P. PPlan Payments are for the full travel protection plan, which consists of Insurance Benefits and Non-Insurance Services.

Insurance Benefits are Underwritten by: United States Fire Insurance Company, 5 Christopher Way, 2nd Flr, Eatontown, NJ 07724 under Policy Form Series T210 et. al. and TP401 et. al.

Non-Insurance Services: Are not insurance benefits Underwritten by United States Fire Insurance Company. Generali Global Assistance and Global Xpi Medical Records Services are provided by Trip Mate.

Plan Administrator: Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency) 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-833-297-2255.

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