

# GROUP PLANS

## LITE PLAN

### SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Trip Cancellation**	Trip Cost*
Trip Interruption**	Trip Cost*
Trip Delay – 12 hours	\$500 (\$150/day)
Baggage/Personal Effects	\$500
Accident & Sickness Medical Expense	\$10,000
Emergency Evacuation & Repatriation	\$20,000
Non-Insurance Worldwide Emergency Assistance Services	Included

\* Up to the lesser of the Trip Cost paid or the limit of Coverage for which benefits are requested and the appropriate plan cost has been paid. Maximum limit of \$5,000

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

## DELUXE PLAN

### SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Trip Cancellation**	Trip Cost*
Cancel for Work Reasons Covered for cancellation due to work-related reasons in addition to job loss	
Trip Interruption**	150% of Trip Cost*
Trip Delay – 6 hours	\$750 (\$150/day)
Missed Connection – 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay – 24 hours	\$400
Accident & Sickness Medical Expense	\$50,000
Emergency Evacuation & Repatriation	\$250,000
Non-Insurance Worldwide Emergency Assistance Services	Included
Cancel for Any Reason (CFAR)***	Optional
75% of Non-Refundable Trip Cost, cancellation must be 48 or more hours prior to scheduled departure.***	

\* Up to the lesser of the Trip Cost paid or the limit of Coverage for which benefits are requested and the appropriate plan cost has been paid. Maximum limit of \$20,000

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

\*\*\* CFAR coverage is 75% of the nonrefundable trip cost. CFAR is optional and available for individuals or your entire group. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. This benefit is not available to residents of New York State.

Intended for licensed insurance agents, or brokers,  
not for public distribution or solicitation of consumers.

Cost of Trip	Rates
\$0	\$13
\$1-\$200	\$17
\$201-\$400	\$25
\$401-\$600	\$34
\$601-\$800	\$44
\$801-\$1,000	\$52
\$1,001-\$1,500	\$82
\$1,501-\$2,000	\$104
\$2,001-\$2,500	\$129
\$2,501-\$3,000	\$153
\$3,001-\$3,500	\$171
\$3,501-\$4,000	\$195
\$4,001-\$4,500	\$215
\$4,501-\$5,000	\$237

Cost of Trip	Rates
\$0	\$21
\$1-\$300	\$33
\$301-\$500	\$39
\$501-\$1,000	\$58
\$1,001-\$1,500	\$93
\$1,501-\$2,000	\$115
\$2,001-\$2,500	\$145
\$2,501-\$3,000	\$172
\$3,001-\$3,500	\$194
\$3,501-\$4,000	\$242
\$4,001-\$4,500	\$276
\$4,501-\$5,000	\$319

The above are for rates up to 30 days - for each day over 30 add \$5.00 per person per day

**Optional Cancel For Any Reason available for an additional 50% premium per person**

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

### Travel Insured International<sup>®</sup>

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www.travelinsured.com

#### PETE'S PROMISE TO YOU

To take care of you like we take care of our own families.

Peter Gehris  
Founder & Chairman



## 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, 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; 14. due to a Pre-Existing Condition, as defined in the Policy. 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 Policy 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.

**The following limitation applies to Trip Cancellation:** All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72 hour period, the Company will not pay for additional charges, which would not have, been incurred had You notified the Travel Supplier in the specified period. If the event prevents You from reporting the cancellation, the 72-hour notice requirement does not apply; however, You must, if requested, provide proof that said event prevented him or her from reporting the cancellation within the specified period.

**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.

**Cancel For Any Reason Protection:** Optional Coverage applies only when requested on the application and the appropriate additional plan cost has been paid. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. If You purchase the Cancel For Any Reason protection and You cancel Your Trip for any reason not otherwise covered by this plan, the Insurer will reimburse You for up to 75% of the prepaid, forfeited, non-refundable payments or deposits You paid for Your Trip provided You cancel Your Trip more than 48 hours prior to your Scheduled Departure Date. This benefit is not available to residents of New York State.

## ADMINISTRATION:

1. Agent training is required to offer these group plans. The training webinar sign-up is located on the Travel Insured website at [www.travelinsured.com](http://www.travelinsured.com).
2. All Group Plans must be *pre-booked/registered*; pre-book your group online at [www.travelinsured.com](http://www.travelinsured.com).
3. To complete group registration a copy of the cancellation policies and trip marketing/flyer is required to be sent to the Group Administrator.
4. The cost of the protection plan must be invoiced as a separate line item with an option to purchase by adding the cost to the invoice total.
5. All plan costs are Gross Rates. A commission check will be mailed the month following payment.
6. You will be provided the Plan Documents electronically to distribute to your group members; it is your responsibility to provide the correct State Plan Documents to participants with a copy upon purchase of the plan.
7. Manifest and credit card payments using Master Card, Visa, AMEX or Discover can all be processed right on the Travel Insured website. Gross payment with the group manifest is due no later than the 15th of the month prior to the date of departure. Payments can also be made by agency check to: Travel Insured International. Mail to: TII, PO Box 6503, Glastonbury, CT 06033-6503, Attn: Group Protection Plan Payment.
8. Group plans can be used for group travel with pre or post supplemental travel arrangements up to an additional 10 days maximum. A Group Plan is defined as 10 or more insured passengers traveling to the same destination with shared core travel dates.
9. You must protect each insured passenger's full nonrefundable trip cost unless providing travelers with a post departure plan with \$0 trip cost. Pre-existing waiver is available if protecting the full nonrefundable trip cost, the plan is purchased prior to final payment for Deluxe; or within 14 days from deposit on Lite.