

TRAVEL INSURED TRAVEL PROTECTION

Travel Assistance and Concierge Services	Coverage Levels		
	<u>Worldwide Trip Protector*</u>	<u>Lite Expanded</u>	<u>Worldwide Trip Protector Lite**</u>
Medical evacuation	x	x	x
Repatriation of remains	x	x	x
Medical or legal referral	x	x	x
Innoculation information	x	x	x
Hospital admission guarantee	x	x	x
Translation service	x	x	x
Lost Baggage retrieval	x	x	x
Passport/visa information	x	x	x
Emergency cash advance assistance	x	x	x
Bail bond assistance	x	x	x
Prescription drug/eyeglass replacement assistance	x	x	x
Insurance Benefits			
Trip Cancellation	Trip Cost (up to \$50,000)	Trip Cost (up to \$50,000)	Trip Cost (up to \$50,000)
Trip Interruption	150% of Trip Cost	100% of Trip Cost	100% of Trip Cost
School year calendar changes as a covered reason	x	x	n/a
Missed Connection enroute to trip departure > 3 hours	\$500	\$200	\$0
Trip Delay of 6-12 hours or more	\$1000 (\$200/day after 6 hrs)	\$500 (\$100/day after 12 hrs)	\$500 (\$100/day after 12 hrs)
Emergency accident and sickness medical expense (\$50 deductible)	\$50,000	\$15,000	\$10,000
Emergency medical evacuation and repatriation	\$500,000	\$100,000	\$100,000
Baggage loss	\$1,000	\$750	\$750
Baggage Delay	\$300 (12 hours delay)	\$500 (24 hours)	\$200 (24 hours delay)
Pet Care (\$50/day)	\$300	\$0	\$0
24-hour Accidental Death & Disability	\$10,000	\$0	\$0
Travel Assistance & Concierge	Included	Included	Included
Extra Coverage			
Purchase insurance within 13 days of making the initial trip deposit and you also receive coverage for:			
financial default & waiver of pre-existing medical conditions exclusion	x	x	no
Additional Coverages (optional)--must purchase within 10 days			
\$100,000 flight accident insurance	+\$8 per person	+\$8 per person	+\$8 per person
\$250,000 flight accident insurance	+\$18 per person	+\$18 per person	+\$18 per person
\$500,000 flight accident insurance	+\$39 per person	+\$39 per person	+\$39 per person
\$1,000,000 flight accident insurance	+\$50 per person	+\$50 per person	+\$50 per person
Optional Cancel for Any Reason (up to 75% reimbursement)	(additional 50% premium)	n/a	n/a
***Optional Cancel for a Work Reason (up to 100 % reimbursement)	(additional \$24 premium)	(additional \$24 premium)	(additional \$24 premium)
¹ Optional additional medical coverage	(\$25 for \$100,000 total)	(\$25 for \$30,000 total)	(\$25 for \$20,000 total)
Optional additional emergency evacuation	(\$25 for \$500,000)	(\$25 for \$100,000)	(\$25 for \$100,000)
Baggage upgrade (to protect business equipment)	\$25	n/a	n/a
Sports Coverage	\$30	\$30	\$30
Car rental collision damage waiver	\$7/day up to \$50,000	\$7/day up to \$25,000	\$7/day up to \$25,000

*With this level you can purchase 'cancel for any reason' coverage for an extra 50%

** This will not cover pre-existing conditions or bankruptcy/supplier default

***Protects you against job loss if you've worked same place for at least 1 year, if you are required to work during your trip time, or if relocated >250 miles

¹Paying additional \$25 allows for political evacuation and does other enhancements