



# Travel Protection Plan Summary

## for Plan #550

To review full plan details online, go to: [aplusplans.com](https://aplusplans.com)

**A+** PROGRAM PROTECTION

Camp Conferences  
Study Sports Travel



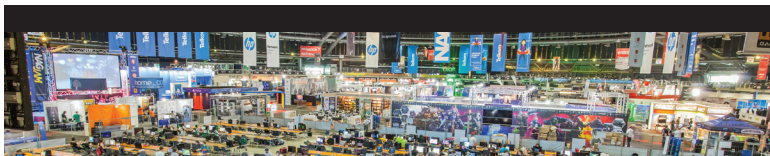
The exclusion for Pre-Existing Condition will be waived provided: (a) Your plan cost for this plan and enrollment is received at or before the final payment for Your Program; and (b) You are medically able and not disabled from travel at the time Your plan cost is paid based on assessment of a Physician.

Schedule Of Benefits	Maximum Benefit Amount
Program Cancellation	up to 100% of the non-refundable insured Program Cost
Single Supplement	Included
Program Interruption	up to 100% of the non-refundable insured Program Cost
Single Supplement	Included
Additional Program Interruption	Included under the Program Interruption Benefit Maximum
Traveling Companion Hospitalization	up to \$100 Per Day, Limited to 5 Days
Missed Connection	\$500
Program Delay	up to \$100 Per Day, to a maximum of \$500
Accident & Sickness Medical Expense	\$25,000
Dental Expense Sublimit	up to \$750
Medical Evacuation & Repatriation of Remains	\$100,000
Political or Security Evacuation & Natural Disaster Evacuation	\$25,000
Baggage and Personal Effects	\$1,000
Passport, Visa or Other Travel Documents Replacement	\$100
Credit Card Charges and Interest	\$50
Per Article Limit	up to \$300
Items Subject to Special Limitations	\$600 Maximum Combined
Baggage Delay	\$100 up to \$50 to Expedite the Return

Optional Benefits	Maximum Benefit Amount
Air Flight Only Accidental Death & Dismemberment	Amount Selected \$100,000 \$250,000 \$500,000
Exposure	Included
Disappearance	Included
Rental Car Damage	\$35,000

The Optional Benefit(s) are applicable only when specifically requested on the enrollment and You have paid the additional plan cost and the purchase is confirmed on Your confirmation.

To review full plan details online, go to: [apulusplans.com](https://www.aplusplans.com)



## Benefit Summary

### **PROGRAM CANCELLATION**

Protects the unused non-refundable prepaid Payments or Deposits You paid for the Program Arrangements for Your Program in the event You have to cancel due to a covered reason (see Coverage Summary for covered reasons).

### **PROGRAM INTERRUPTION**

Provides You with a reimbursement for the unused, non-refundable land or water Program Arrangements for Your Program, plus the Additional Transportation cost paid to return home if Your Program is interrupted for a covered reason (see Coverage Summary for covered reasons).

### **ADDITIONAL PROGRAM INTERRUPTION**

Provides reimbursement for reasonable expenses incurred should your traveling companion be hospitalized and remain hospitalized due to a covered injury or sickness for at least 1 day during Your Program.

### **MISSED CONNECTION**

Provides You with a reimbursement for the unused portions of Your land or water Program Arrangements, plus the additional costs to join Your Program, if You miss Your Program departure because of a delay of 3 hours or more caused by a covered reason.

### **PROGRAM DELAY**

Assist with additional expenses incurred when You are delayed 8 hours or more due to a covered reason. In the event of a covered delay, You will be reimbursed for additional expenses for hotels, meals, and local transportation.

**ACCIDENT & SICKNESS MEDICAL EXPENSE** - Provides Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Program.

**MEDICAL EVACUATION AND REPATRIATION OF REMAINS** - Among other things, this reimburses transportation expenses incurred to transport you to the nearest medical facility where treatment is available if you incur a sickness or injury that is acute or life threatening during your trip.

### **POLITICAL OR SECURITY EVACUATION AND NATURAL DISASTER EVACUATION**

May cover reasonable expenses incurred for Your transportation to the nearest place of safety, or to Your primary place of residence, if You must leave Your Program for a covered reason, such as: a Natural Disaster; civil, military or political unrest for which a formal written recommendation from the appropriate local government authorities, or the U.S. State Department, for You to leave a country is issued; or Your being expelled or declared a persona non-grata by a country You are visiting on Your Program.

### **BAGGAGE & PERSONAL EFFECTS**

Provides reimbursement when your Baggage or personal belongings are damaged, lost or stolen during Your Program.

### **BAGGAGE DELAY**

Provides reimbursement for the purchase of reasonable additional clothing and personal articles purchased by You if Your Baggage is delayed 12 consecutive hours or more during Your Program.

## Optional Benefits\*

### **AIR FLIGHT ACCIDENTAL DEATH AND DISMEMBERMENT**

Provides a benefit for loss of life, limb or sight resulting from an Injury occurring during Your Program while on an Air Common Carrier.

### **RENTAL CAR DAMAGE**

Provides a benefit if Your Rental Car is damaged while on a Program due to theft, collision, vandalism, Natural Disaster or any cause beyond Your control while in Your possession, or Your Rental Car is stolen and not recovered.

\*are applicable only when specifically requested on the enrollment and You have paid the additional plan cost and the purchase is confirmed on Your confirmation.

# Coverage Summary

## PROGRAM CANCELLATION & PROGRAM INTERRUPTION

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

- Sickness, Injury, or death of You, a Family Member, Traveling Companion, or Business Partner;
- You have complications of Pregnancy, which is verified by medical records;
- This peril applies if You have purchased the plan within the Time Sensitive Period. Bankruptcy or Default of an entity that directly provides Program Arrangements, including a Common Carrier, cruise line, tour operator, or other entity that causes a complete cessation of travel services if the Bankruptcy or Default occurs more than 14 days following your Effective Date for Your Program Cancellation or Trip Interruption (additional limitations/exclusions may apply);
- You are directly involved in a traffic accident, while en route to Your Scheduled Program Departure City or Scheduled Destination. The traffic accident must be documented by a police report;
- Mechanical breakdown/equipment failure of a Common Carrier on which You are scheduled to travel that causes complete cessation or delay of Your travel for at least 12 consecutive hours provided no alternative Program Arrangements were available;
- Unannounced Strike results in complete cessation of services for at least 12 consecutive hours of a Common Carrier on which You are scheduled to travel which prevents You from reaching Your Scheduled Destination;
- Inclement Weather that causes complete cessation of services for at least 12 consecutive hours of a Common Carrier on which You are scheduled to travel;
- Your or Your Traveling Companion's Primary Residence or Scheduled Destination are made Uninhabitable and remains Uninhabitable during Your Program by a Natural Disaster or burglary. Claims are not payable if a hurricane is foreseeable prior to Your Effective Date.
- You or Your Traveling Companion are hijacked or Quarantined;
- You or Your Traveling Companion are served with a court order, required to serve on a jury or required to appear as a witness in a legal action, provided You or Your Traveling Companion are not: 1) a party to the legal action; except 2) appearing in a law enforcement capacity;
- You or Your Traveling Companion are called to active military duty or emergency service either to serve or provide aid or relief in the event of a Natural Disaster, a Civil Disorder or Terrorist Incident other than war;
- Your previously granted military leave is revoked or reassigned for reasons due to war or an act of war. Official written revocation/reassignment by a supervisor or commanding officer of the appropriate branch of service will be required.
- A documented theft of Your Passports or visas must be substantiated by a police report;
- You have a transfer of employment within the same organization of 250 or miles which requires Your Primary Residence to be relocated;
- You or Your Traveling Companion are involuntarily terminated or laid off from Your employer. You or Your Traveling Companion must have been an active employee with the same employer for at least 1 continuous year;
- Your parent or legal guardian, if You are a Child, is responsible financially for the Program and;
  - a. has a transfer of employment within the same organization of 250 or more miles which requires their Primary Residence to be relocated.
  - b. Is involuntarily terminated or laid off from their employment if You have been with the same employer for at least 1 continuous year;
- Your or Your Traveling Companion's place of employment is deemed to be unsuitable for business due to burglary, vandalism or a Natural Disaster and You or Your Traveling Companion are directly involved as a member or as an employee of the disaster recovery team who is responsible for policy and decision making and are required to work as a result.

The plan contains additional covered reasons not discussed above. Additional terms, conditions and limitations apply to many of the covered reasons for Cancellation and Interruption discussed above. Please review the full plan details online at **[aplusplans.com](http://aplusplans.com)**



## Limitations & 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. being under the influence of drugs, marijuana or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war, except as the plan specifically provides otherwise;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner. The sole exception to this exclusion is for situations where a Family Member commits, or attempts to commit, an act of violence against another Family Member. In such cases, the Family Member who is the victim, or the intended victim, of the act of violence is still eligible to have his or her loss or losses covered under the plan;
6. piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. a loss or damage caused by detention, confiscation or destruction by customs;
8. failure of any tour operator, Common Carrier, or other travel entity, person or agency to provide the bargained-for Program Arrangements for reasons other than Bankruptcy or Default. Important: there is no coverage for losses due to, arising or resulting from the Bankruptcy or Default of Your Program Supplier or any entity that sold, solicited, negotiated, offered or disseminated this plan to You or Your Traveling Companion.

The insurance provided by this plan for all benefits except Baggage and Personal Effects and Baggage Delay will be paid on a primary basis, regardless of any other coverage. We will pay the applicable eligible benefit, subject to any Deductible amount. We will pay first but reserve the right to recover from any other insurance carrier with which You may be covered. We will pay the claim first then seek to recover any payments made by a Third Party

## Non-Insurance Services

Generali Global Assistance

FootprintID®



## 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 & Monitoring
- Medical Evacuation Arrangements
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains Arrangement
- 24 Hour Legal Assistance
- Language Interpretation Services
- Emergency Cash Transfer

To contact Generali Global Assistance:

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

**Collect Worldwide**  
**954-308-3925**

**YOUR PLAN NUMBER: 550**

### Portable Personal Health Record Provided By FootprintID®

FootprintID® provides a secure solution for individuals to take control of their medical records and enables immediate access wherever they are in the world.

- Medical and Health Information is always at your fingertips anywhere your travel takes you
- Documents are easily shared with physicians
- Web, mobile and telephone access with reliable 24/7 support
- FootprintID® works anywhere in the world
- Register at [tripmate.footprintid.com](http://tripmate.footprintid.com)

## 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 [travelclaimsonline.com](http://travelclaimsonline.com) or call **888-420-5378**.

### INFORMATION YOU NEED TO KNOW

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et.al., T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by Generali Global Assistance. 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 Trip Mate. Trip Mate Inc. (dba Trip Mate Insurance in CA and UT) PO Box 527 Hazelwood, MO 63042 888-420-5378, [claimssupport@travelclaimsonline.com](mailto:claimssupport@travelclaimsonline.com). CA license # 0805270.