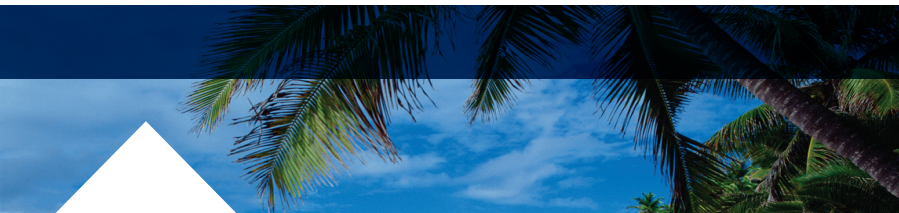


WORLDWIDE TRIP PROTECTOR

TRAVEL  INSURED
INTERNATIONAL
A Customer-Connected Company

TRAVEL RELAXED...TRAVEL INSURED!



YOUR FINANCIAL SECURITY

- **Trip Cancellation:** Provides reimbursement up to your full, prepaid, non-refundable trip cost when you are forced to cancel.
- **Trip Interruption:** Reimburses you up to 150% of your prepaid, non-refundable trip cost when you must cut your trip short. This may cover unused vacation arrangements and added transportation costs.
- **Missed Connection:** Reimburses up to \$500 in unplanned expenses to rejoin your trip when a 3-hour common carrier delay causes you to miss a cruise or tour departure.
- **Itinerary Change:** Reimburses up to \$500 in activities missed due to a supplier's itinerary change.
- **Travel Delay:** Up to \$200 per day when you are delayed 6 hours or more. Reimbursement of; unused, non-refundable trip costs and added local transportation expenses.
- **Cancel for Work Reasons:** Provides Trip Cancellation for business-related reasons.
- **Change Fee:** Up to \$250 for an airline imposed reissue fee.

YOUR PERSONAL HEALTH & SAFETY

- **Accident & Sickness Medical Expense:** Up to \$100,000 to cover treatment costs when accident or illness strikes during the trip!
- **Emergency Medical Evacuation / Repatriation:** Up to \$1,000,000 to transport you to nearest treatment by U.S. standards and return you home when able to fly.

Covers you up to \$10,000 when you suffer dismemberment or death in a travel accident.

YOUR BAGGAGE & PERSONAL BELONGINGS

- **Baggage & Personal Effects:** Covers up to \$1,000 when bags or personal effects are lost or damaged.
- **Delayed Baggage:** Reimburses up to \$300 in necessary personal effects when your bags are delayed 12 hours or more after your arrival at the destination.

WORLDWIDE TRIP PROTECTOR'S WORLD CLASS FEATURES

- **Pre-Existing Medical Conditions:** Up to 21 days from initial deposit to buy plan with this coverage.
- **Worldwide Emergency Assistance:***** 24/7 medical, ID Theft, Concierge Service, Political & Natural Disaster Evacuation, Business Concierge.

FAMILY-FRIENDLY!

Child(ren) under age 18 are provided coverage at no extra charge when traveling with and listed on the same application as an insured adult.



PRIMARY COVERAGE UPGRADE

Makes Baggage and Medical Primary
Cost: \$25 per person



RENTAL CAR DAMAGE

Covers collision damage to a rental car during the selected term of coverage, up to \$50,000.
Cost: \$7 per day



ACCIDENTAL DEATH & DISMEMBERMENT (AIR FLIGHT ONLY)

Plan Cost and Limit per person: \$8 for \$100,000, \$18 for \$250,000, \$39 for \$500,000, or \$50 for \$1,000,000 of coverage.



TRAVEL BENEFITS UPGRADE

Doubles Trip Delay, Baggage Delay, Baggage & Personal Effects and Missed Connection.
Cost: \$35 per person

14-DAY "FREE LOOK": If you are not satisfied for any reason, you may cancel insurance under this policy by giving the company or the agent written notice within the first to occur of the following: (a) 14 days from the effective date of your insurance; or (b) your scheduled departure date. If you do this, the company will refund your premium paid provided no insured has filed a claim under this policy.



Travel Insured!

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AGENCY #

PETER GEHRIS
FOUNDER & CHAIRMAN

Trip Cost Per Person (Up to 30 days)	Age						
	0-34	35-58	59-65	66-70	71-80	81-85	86 +
\$0	\$26	\$36	\$42	\$49	\$72	\$103	\$125
\$1-\$250	\$28	\$38	\$44	\$51	\$76	\$108	\$131
\$251 - \$500	\$30	\$41	\$46	\$54	\$79	\$112	\$139
\$501 - \$1000	\$47	\$50	\$57	\$70	\$120	\$170	\$203
\$1001 - \$1500	\$59	\$72	\$75	\$102	\$145	\$229	\$279
\$1501 - \$2000	\$77	\$93	\$104	\$150	\$194	\$289	\$350
\$2001 - \$2500	\$97	\$123	\$137	\$173	\$278	\$354	\$425
\$2501 - \$3000	\$117	\$144	\$166	\$189	\$356	\$415	\$498
\$3001 - \$3500	\$136	\$160	\$206	\$231	\$396	\$476	\$576
\$3501 - \$4000	\$157	\$185	\$251	\$276	\$440	\$590	\$655
\$4001 - \$4500	\$174	\$198	\$307	\$322	\$468	\$631	\$715
\$4501 - \$5000	\$194	\$237	\$343	\$361	\$504	\$712	\$792

- Add \$5 per traveler per day for each day over 30.
- You must insure the full non-refundable cost of Your trip.

Benefits

Maximum Limits

Trip Cancellation*	Trip Cost**
Trip Interruption (\$500 Return Air Only for \$0 Trip Cost.)	150% of Trip Cost**
Missed Connection	\$500 (3 hours)
Itinerary Change	\$500
Travel Delay	\$1,000 (\$200/day/6 hours)
Change Fee Coverage	\$250
Reimbursement of Miles or Reward Points	\$250
Accident and Sickness Medical Expense	\$100,000
Emergency Evacuation/Medically Necessary Repatriation/Repatriation of Remains	\$1,000,000
Accidental Death & Dismemberment	\$10,000
Baggage and Personal Effects (\$250 per article/\$500 combined articles limit)	\$1,000
Baggage Delay	\$300 (12 hours)
Worldwide Assistance Services	
Medical Assistance, ID Theft Assistance, 24-Hour Concierge/Business Service, Political & Natural Disaster Evacuation	Included

*Not applicable for \$0 trip cost **Up to the trip cost insured

Plans are underwritten by the United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2013. Not all coverage is available in all jurisdictions.

***Travel Assistance Services are provided by an independent organization and not by United States Fire Insurance Company or Travel Insured International.

This document describes highlights of your plan. You will be provided with the certificate of insurance containing the full terms, conditions and exclusions with Your purchase. State variations may apply.

UNITED STATES FIRE INSURANCE COMPANY LIMITATIONS AND EXCLUSIONS:

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 or

participating as a professional in a stunt, athletic or sporting event or competition; 7. participating in bodily contact sports, skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, 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 herein, 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 herein); 13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Confirmation 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. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; 16. a loss or damage caused by detention, confiscation or destruction by customs; 17. Elective Treatment and Procedures; 18. complications from Elective Treatment and Procedures otherwise not payable under this Policy; 19. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 20. a mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You; 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.

PRE-EXISTING CONDITION EXCLUSION: The Company will not pay for any expense as a result of any illness, disease, or other condition during the 60 day period immediately prior to the date Your coverage is effective for which You or Your Traveling Companion, Business Partner or Family Member scheduled or booked to travel with You: 1) received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this Exclusion does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

WAIVER OF THE PRE-EXISTING CONDITION EXCLUSION: The exclusion for Pre-Existing Condition will be waived provided: a) Your Payment for this Policy and enrollment form are received within 21 days of the date Your initial Payment or Deposit for Your Trip is received; and b) You insure all Prepaid Trip costs that are subject to cancellation penalties or restrictions and also insure within 21 days of the Payment or Deposit for those Travel Arrangements the cost of any subsequent Travel Arrangements (or any other Travel Arrangements not made through Your travel agent) added to Your Trip; and c) You are not disabled from travel at the time Your premium is paid.