



TOUR TOGETHER

TRAVEL PROTECTION PLAN FOR GROUPS

PER PERSON RATES

BASE PLAN

Cost of trip / Age	Rates 0-59	Rates 60-74	Rates 75+
\$0	\$33	\$41	\$69
\$1 - \$250	\$41	\$55	\$93
\$251 - \$500	\$49	\$70	\$116
\$501 - \$1,000	\$62	\$92	\$151
\$1,001 - \$1,500	\$77	\$117	\$190
\$1,501 - \$2,000	\$91	\$140	\$224
\$2,001 - \$2,500	\$106	\$165	\$263
\$2,501 - \$3,000	\$120	\$188	\$299
\$3,001 - \$3,500	\$135	\$214	\$339
\$3,501 - \$4,000	\$155	\$249	\$395
\$4,001 - \$4,500	\$167	\$270	\$426
\$4,501 - \$5,000	\$183	\$296	\$468
\$5,001 - \$5,500	\$202	\$330	\$520
\$5,501 - \$6,000	\$224	\$368	\$580
\$6,001 - \$6,500	\$252	\$414	\$650
\$6,501 - \$7,000	\$266	\$436	\$685
\$7,001 - \$8,000	\$283	\$467	\$733
\$8,001 - \$9,000	\$ 301	\$498	\$780
\$9,001 - \$10,000	\$340	\$564	\$884

BASE PLAN + CANCEL FOR ANY REASON

Cost of trip / Age	Rates w/ CFAR 0-59	Rates w/ CFAR 60-74	Rates w/ CFAR 75+
\$0	N/A	N/A	N/A
\$1 - \$250	\$62	\$83	\$140
\$251 - \$500	\$74	\$105	\$175
\$501 - \$1,000	\$94	\$139	\$227
\$1,001 - \$1,500	\$116	\$176	\$286
\$1,501 - \$2,000	\$137	\$210	\$337
\$2,001 - \$2,500	\$160	\$248	\$395
\$2,501 - \$3,000	\$180	\$283	\$449
\$3,001 - \$3,500	\$203	\$321	\$509
\$3,501 - \$4,000	\$233	\$374	\$593
\$4,001 - \$4,500	\$251	\$405	\$640
\$4,501 - \$5,000	\$275	\$445	\$702
\$5,001 - \$5,500	\$304	\$495	\$780
\$5,501 - \$6,000	\$337	\$553	\$871
\$6,001 - \$6,500	\$379	\$621	\$976
\$6,501 - \$7,000	\$399	\$655	\$1,028
\$7,001 - \$8,000	\$425	\$701	\$1,100
\$8,001 - \$9,000	\$452	\$747	\$1,171
\$9,001 - \$10,000	\$510	\$846	\$1,326

Please refer to the separate pricing sheet for complete details on pricing for trip costs up to \$50,000. The cost of this plan contains both travel insurance and non-insurance components.

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Benefit	Maximum Benefit Amount
Trip Cancellation**	up to 100% of Trip Cost*
Trip Interruption**	up to 150% of Trip Cost*
Trip Delay - 6 hours	up to \$1,000 (\$150 per day)
Missed Connection – 3 hours	up to \$500
Baggage and Personal Effects	up to \$1,500
Baggage Delay - 12 hours	up to \$300
Medical Evacuation and Repatriation of Remains	up to \$250,000
Accident & Sickness Medical Expense	up to \$50,000
Political or Security Evacuation and Natural Disaster Evacuation	up to \$50,000
Optional Cancel for Any Reason (CFAR) ¹	up to 75% of Trip Cost*
Non-Insurance Worldwide Emergency Assistance Services	Included

*Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage

**Trip Cancellation is not applicable when \$0 Trip Cost displayed on Your confirmation of coverage

***\$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on Your confirmation of coverage

¹Applicable only when purchased during the time sensitive period and You cancel Your Trip no later than 48 hours prior to the Scheduled Departure Date of Your Trip. This Cancel for Any Reason Benefit does not cover penalties associated with any Travel Arrangements not provided by Retail Travel Supplier or the failure of Retail Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.. Additional costs and terms apply. This benefit not available to residents of NY State.

Trip Cancellation and Trip Interruption benefits are only payable if a trip is cancelled or interrupted due to a covered peril.

EXCLUSIONS AND LIMITATIONS

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, or Family Member scheduled and booked to travel with You.

The following exclusion(s) appl(y)(ies) to the Trip Cancellation and Trip Interruption. We will not pay for any loss or expense caused due to, arising or resulting from: 1. a Pre-Existing Medical Condition, as defined in the policy.

The following exclusions apply to the Medical Expense benefits. We will not pay for any loss or expense caused due to, arising or resulting from: 1. routine physical examinations or routine dental care; 2. traveling for the purpose or intent of securing medical treatment or advice; 3. Elective Treatment and Procedures; 4. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion; 5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the policy is in effect; 6. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator. 7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits. We will not pay for any loss or expense caused 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 and scheduled to travel with You, while sane or insane; 2. being under the influence of drugs 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; 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; 6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination; 7. piloting or learning to pilot or acting as a member of the crew of any aircraft; 8. a loss or damage caused by detention, confiscation or destruction by customs; 9. failure of any tour operator, Common Carrier, or other travel entity, person or agency to provide the bargained-for Travel Arrangements for reasons other than Financial Insolvency or Financial Default. Important: there is no coverage for losses due to, arising or resulting from the Financial Insolvency or Financial Default of Your Travel Supplier or any entity that sold, solicited, negotiated, offered or disseminated this policy to You or Your Traveling Companion.

EXCLUSIONS AND LIMITATIONS apply to Baggage and Personal Effects, Baggage Delay and Electronic Equipment:

We will not provide benefits for any loss or damage for the following items: a. animals; b. automobiles and automobile equipment; c. boats or other vehicles or conveyances; d. trailers; e. motors; f. aircraft; g. bicycles, except when checked as baggage with a Common Carrier; h. household effects and furnishings; i. antiques and collectors' items; j. eyeglasses, sunglasses, contact lenses, artificial teeth, dentures, dental braces, dental bridges, retainers or other orthodontic devices or hearing aids; k. artificial limbs or other prosthetic devices; l. prescribed medications; m. keys, money, stamps and credit cards (except as otherwise specifically covered herein); n. securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein); o. professional or occupational equipment or property, whether or not electronic business equipment; p. sports equipment if the loss results from the use thereof.

Losses not covered: We will not provide benefits for any loss or damage caused by or resulting from: a. breakage of brittle or fragile articles; b. wear and tear or gradual deterioration; c. confiscation or appropriation by order of any government or custom's rule; d. theft or pilferage while left in any unlocked or unattended vehicle; e. property illegally acquired, kept, stored or transported; f. Your negligent acts or omissions; g. property shipped as freight or shipped prior to the Scheduled Departure Date; h. electrical current, including electric arcing that damages or destroys electrical devices or appliances.

The plan also contains Limitations to the Political or Security Evacuation and the Natural Disaster Evacuation coverage.

Pre-Existing Medical Condition Exclusion Waiver:

The Pre-Existing Medical Condition Exclusion will be waived provided your payment for this plan and enrollment form is received within the time sensitive period, and you are medically able and not disabled from travel at the time your payment is paid based on assessment of a Physician.

**To purchase this plan,
Please talk to your travel
advisor.**

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