

# Travel Insurance Services

# TRAVEL INSURANCE SELECT®

Plan for the unexpected. Protect your travel investment against trip cancellation, travel delay, baggage loss, and more.

select.travelinsure.com



## WHEN SHOULD I BUY A TRAVEL PROTECTION PLAN?

Buy NOW for maximum coverage. Your Trip Cancellation coverage is effective the day after your transaction is completed online or by phone.

GET A FREE QUOTE. CALL TOLL FREE: 800-937-1387 select.travelinsure.com

## **PLAN MAXIMUM BENEFITS**

Coverage   Plans	Basic	Plus	Elite
TRAVEL			
Trip Cancellation	Trip Cost \$15,000 Max.	Trip Cost \$100,000 Max.	Trip Cost \$100,000 Max.
Trip Interruption	100% Trip Cost	125% Trip Cost	150% Trip Cost
Single Supplement	Included under Trip Cancellation and Trip Interruption Benefits		
Travel Delay – Min 12 hours delay	\$100/day; Max. \$500	\$200/day; Max. \$1,000	\$250/day; Max. \$2,000
Missed Connection – Min 3 hours delay	\$500	\$1,000	\$1,500
Reimbursement of Miles & Reward Points	\$50	\$75	\$75
EMERGENCY TRAVEL			
Emergency Medical Evacuation, Medical Repatriation, Return of Remains	\$100,000	\$500,000	\$1,000,000 (Incl. Choice of Hospital in most states)
Search & Rescue	Not Covered	Not Covered	\$5,000
ACCIDENT & HEALTH			
Accident & Sickness Medical Expense	\$50,000	\$100,000	\$150,000
Emergency Dental	\$500	\$750	\$1,000
A D & D - 24 hour (Other than Air Flight)	Not Covered	\$25,000 Principal Sum	\$50,000 Principal Sum
PROPERTY COVERAGE			
Baggage Delay – Min 12 hours delay	\$100	\$300	\$500
Baggage & Personal Effects	\$500 \$250 per article/ Max for Certain Valuables: \$500	\$1,000 \$250 per article/ Max for Certain Valuables: \$500	\$2,500 \$500 per article/ Max for Certain Valuables: \$1,000
Sports Equipment Rental	N/A	\$750	\$1,500
Rental Car Damage	N/A	\$25,000	\$35,000
OPTIONS/UPGRADES			
Cancel for Any Reason Additional cost applies. Not available to residents of NY.	N/A	75% of Non- Refundable Trip Cost up to \$75,000 (Must purchase within 21 days of the date initial deposit is received*)	75% of Non- Refundable Trip Cost up to \$75,000 (Must purchase within 21 days of the date initial deposit is received*)
Interruption for Any Reason Additional cost applies. Not available to residents of AK, IN, KS, NH, NY and WA.	N/A	75% of Non- Refundable Trip Cost up to \$75,000 (Must purchase within 21 days of the date initial deposit is received*)	75% of Non- Refundable Trip Cost up to \$75,000 (Must purchase within 21 days of the date initial deposit is received*)
CONCIERGE TRAVEL ASSISTANCE (Non Insurance benefits)			
Worldwide Concierge Service and Travel Assistance Services	Included	Included	Included
Blue Ribbon Bags (Lost luggage locator and tracking services for airline travel)	Included	Included	Included

\*Additional terms apply.



## Travel Insurance Select®

# PROTECTION THAT TRAVELS WITH YOU

### TRIP CANCELLATION

Can reimburse your unused nonrefundable, pre-paid trip payments, for cancellations due to covered circumstances, such as injury, sickness, death, strike, weather or terrorist incidents.

#### TRIP INTERRUPTION

Can reimburse nonrefundable, pre-paid trip expenses for land or water arrangements and the cost of additional transportation expenses, when trip is interrupted due to covered circumstances.

### TRAVEL DELAY

Can reimburse for accommodation and certain additional expenses, if trip is delayed 12 hours or more for covered reasons, such as traffic accidents, lost passports, strike, carrier-caused delays, and weather.

#### **ACCIDENT AND SICKNESS MEDICAL EXPENSE**

Can provide coverage for expenses incurred if accident or illness occurs on your trip.

## EMERGENCY MEDICAL EVACUATION, MEDICAL REPATRIATION AND RETURN OF REMAINS

Can cover travel expenses for emergency medical evacuation and/or return airfare for you if you incur a sickness or injury that is acute or life-threatening. This can also cover the cost of returning remains home (in the event of death).

## PRE-EXISTING CONDITION EXCLUSION WAIVER: PLUS AND ELITE PLANS ONLY

Waives exclusion for pre-existing conditions, provided you:

- Purchase the plan within 21 days of the date your initial payment/trip deposit is received.
- Insure all prepaid trip costs that are subject to cancellation penalties or restrictions
- Insure within 21 days of payment or deposit for the cost of any subsequent travel arrangements added to your trip, and
- Are not disabled from travel at the time of purchase.

## OPTIONAL CANCEL FOR ANY REASON: PLUS AND ELITE PLANS ONLY

If you meet all additional eligibility requirements, reimburses up to 75% of pre-paid, forfeited, nonrefundable trip payments and deposits (up to \$75,000), if trip is canceled for any reason not covered by the plan. Additional costs apply. Not available to residents of NY.

## OPTIONAL INTERRUPTION FOR ANY REASON: PLUS AND ELITE PLANS ONLY

If you meet all additional eligibility requirements, benefits will be paid up to 75% of the total amount of coverage you purchased to reimburse you for the prepaid payments or deposits for unused non-refundable land or water travel arrangements (up to \$75,000), if your trip is interrupted for any reason not covered by the plan. Additional costs apply. Not available to residents of AK, IN, KS, NH, NY and WA.

#### NON-INSURANCE SERVICES

Includes 24/7/365 travel assistance, medical assistance, emergency services and concierge services.

### **BLUE RIBBON BAGS (NON-INSURANCE SERVICE)**

Blue Ribbon Bags will track and expedite the return of your mishandled or delayed baggage.

Please read the Plan carefully. Insurance benefits included in the Plans are subject to exclusions and limitations, including an exclusion for pre-existing conditions. Visit select.travelinsure.com to view the Plan document for your state of residence.

## WHAT ARE THE EARLY PURCHASE ADVANTAGES?

From the date of receipt of your initial trip payment, you have up to 21 days to purchase the Plus or Elite plan to be eligible to obtain the Pre-Existing Condition Exclusion Waiver and to be eligible to have financial default included as a covered reason for trip cancellation and trip interruption. If you purchase the Plus or Elite plan within 21 days of your initial payment, you will also have the option to add the Cancel for Any Reason (CFAR) and Interruption for Any Reason (IFAR) benefits.\*

\*Additional costs and eligibility requirements apply. May not be available to residents in all states.

# WHAT IF I MISS THE 21-DAY EARLY PURCHASE PERIOD?

You may still purchase any plan at any time prior to departure; however, the Plus and Elite plans would not include the early purchase advantages.

## WHAT IF MY TRIP PLANS CHANGE OR THERE IS AN INCREASE IN TRIP COST?

Notify Travel Insurance Services immediately by phone or in writing and include the additional trip cost in order to be eligible to apply the Early Purchase Advantages to these additional travel arrangements. Failure to keep your coverage at 100% of non-refundable trip cost will cause loss of eligibility for certain benefits.

The date of receipt of your initial trip payment counts as day 1 of the 21-day early purchase period.



HAVE QUESTIONS? WANT TO ENROLL BY PHONE?

800-937-1387

Monday - Friday, 9 a.m. - 7 p.m. ET

This document contains highlights of the plans. The plans contain insurance benefits underwritten by the United States Fire Insurance Company as well as non-insurance Travel Assistance Services that are provided by On Call International and non-insurance services provided by Blue Ribbon Bags. Coverages may vary and not all coverage is available in all jurisdictions. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact USI Insurance Services, LLC d/b/a USI Affinity Travel Insurance Services with its principal place of business at 3805 West Chester Pike, Suite 200, Newtown Square, PA 19073; 1-800-937-1387; info@travelinsure.com. CA license #OG11911. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116.



Since 1973, Travel Insurance Services has been a leader in developing insurance plans for travelers around the world. Thousands trust Travel Insurance Services every year with their travel insurance needs.

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