



# Buy Now for Maximum Benefits!

Purchase the **Plus or Elite plan** options within 21 days of date initial trip deposit is received\* to be eligible for the following Early Purchase Benefits:

- **Pre-Existing Medical Condition Exclusion Waiver**
- **Financial Default Coverage** as an "Other Covered Reason" for the Trip Cancellation and Trip Interruption coverages
- **Cancel for Any Reason Upgrade (Elite Only)^**

*^Requires additional premium. Benefits are not available to residents of NY.*

Also enjoy the following coverage benefits:

<b>Plus Option</b>	Up to \$100,000 Trip Cancellation  \$100,000 Medical Coverage  \$500,000 Medical Evacuation	<b>Elite Option</b>	Up to \$150,000 Trip Cancellation  \$150,000 Medical Coverage  \$1,000,000 Medical Evacuation  Search & Rescue Benefits
------------------------	--	-------------------------	---

### ***I missed the 21 day\* early purchase period, can I still buy the plan?***

You may still purchase Basic, Plus or Elite plan at any time up to 24 hours prior to departure. However, you are not eligible for the early purchase benefits for the Plus Option or the Elite Option.

### ***What if my trip cost increases after purchasing within 21 days\*?***

You have 21 days from date of increase to upgrade your plan or the additional travel arrangements will not be eligible for the Early Purchase Benefits.

### ***What if I'm just looking for minimal coverage?***

Choose the Basic Option – You may purchase at any time, up to 24 hours prior to departure.

If you want to be able to purchase the Cancel for Any Reason Upgrade, you must choose the Elite Plan within 21 days of the date the initial trip payment is received.\*

**\*The date the initial deposit/trip payment is received counts as Day 1 of the 21 day early purchase period.**

### **Two Easy Ways to Purchase:**

- ❖ **Online:** [my.travelinsure.com/uncqaa](http://my.travelinsure.com/uncqaa)
- ❖ **By Phone:** Call Customer Service at 1 (800) 937-1387 | Monday-Friday, 9AM-7PM EST)

**Plan Policy:** [select.travelinsure.com/ProductDescriptionOfCoverage](http://select.travelinsure.com/ProductDescriptionOfCoverage)

Exclusions and Limitations, including an exclusion due to pre-existing conditions, apply to the Plan's insurance benefits.

\*\* The insurance benefits that are part of the plans are underwritten by United States Fire Insurance Company. As a travel retailer, UNC and its employees may transact Travel Insurance on TIS's behalf and under TIS's direction, including offering/disseminating information on their behalf, including brochures, buyer guides, descriptions of coverage, and price, referring specific coverage/feature/benefit questions to TIS, disseminating/processing applications for coverage, coverage selection forms, or other similar forms, collecting premiums on TIS's behalf, and receiving/recording information to share with TIS. Purchasing a travel plan is not required in order to purchase any other products or services offered by UNC.

Coverage   Plans	Basic	Plus	Elite
<b>TRAVEL</b>			
Trip Cancellation	Trip Cost \$15,000 Maximum	Trip Cost \$100,000 Maximum	Trip Cost \$100,000 Maximum
Trip Interruption	100% Trip Cost	125% Trip Cost	150% Trip Cost
Single Supplement	Included as part of Trip Cancellation and Trip Interruption Benefits		
Travel Delay – Min 12 hours Delay	\$100/ Day Max: \$500	\$200/ Day Max: \$1,000	\$250/ Day Max: \$1,500
Trip Cancellation/ Trip Interruption Named Perils	<u>Financial Default:</u> N/A  <u>Terrorism:</u> Included <u>Strike:</u> Included	<u>Financial Default:</u> Included (must purchase the insurance within 21 days of initial deposit) <u>Terrorism:</u> Included <u>Strike:</u> Included	<u>Financial Default:</u> Included (must purchase the insurance within 21 days of initial deposit) <u>Terrorism:</u> Included <u>Strike:</u> Included
Missed Connection – Minimum of 3 hour Delay	\$500	\$1,000	\$1,500
Reimbursement of Miles & Reward Points	\$50	\$75	\$75
<b>EMERGENCY TRAVEL</b>			
Emergency Medical Evacuation/ Medical Repatriation/ Repatriation of Remains	\$100,000	\$500,000	\$1 Million (including choice of hospital in most states)
Search and Rescue	Not Covered	Not Covered	\$5,000
<b>ACCIDENT &amp; HEALTH</b>			
Accident and Sickness Medical Expense	\$50,000	\$100,000	\$150,000
Emergency Dental	\$500	\$750	\$1,000
24 Hr AD&D (Other Than Flight)	Not Covered	\$25,000 Principal Sum	\$50,000 Principal Sum
<b>PROPERTY COVERAGE</b>			
Baggage Delay – More than 12 hr Delay Required	\$100	\$300	\$500
Baggage and Personal Effects (includes Lost Passport and Visa Replacement Expense)	\$250/article \$500 Valuables Max: \$500	\$250/article \$500 Valuables Max: \$1,000	\$500/article \$1,000 Valuables Max: \$2,500
Sports Equipment Rental	N/A	\$750	\$1,500
Rental Car Damage	N/A	\$25,000	\$35,000
<b>OPTIONS/UPGRADES-only available within 21 days of initial deposit with an additional premium</b>			
Cancel for Any Reason Reason (Not available to NY residents)	N/A	N/A	Up to 75% of Non-Refundable Trip Cost, up to \$75,000
<b>CONCIERGE TRAVEL ASSISTANCE (NON-INSURANCE BENEFITS)</b>			
Worldwide Concierge Service and Travel Assistance Services	Included	Included	Included

This document contains highlights of the plans. The plans contain insurance benefits underwritten by the United States Fire Insurance Company. C&F 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 2018. The plans also contain non-insurance Travel Assistance Services that are provided by OnCall International, and not by United States Fire Insurance Company. Coverages may vary and not all coverage is available in all jurisdictions. Louisiana, Maryland, and Oklahoma residents looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insurance Select at 1-800-937-1387 or info@travelinsure.com.