

## ABOUT US

Established in 1973, Travel Insurance Services (TIS) is a national insurance agency/brokerage providing travel related insurance solutions for individuals, groups, organizations and businesses worldwide. TIS is located in Columbus, Ohio.  
CA License#0G11911

### Insurance Coverage Exclusions

Certain exclusions and limitations apply to each insurance benefit and are detailed in the Description of Coverage.

For complete details go to: [www.travelinsure.com/Select/Product/DescriptionOfCoverage](http://www.travelinsure.com/Select/Product/DescriptionOfCoverage)

### Disclosure

This benefit guide is a brief description of the insurance coverage provided under group policy number T210-MP and is subject to the terms, conditions, limitations and exclusions of the certificate. Please see the Description of Coverage for complete details. Coverage may vary by state. Insurance benefits are underwritten by United States Fire Insurance Company.

Trade Sanction Notice: Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information, you may consult the OFAC internet website at [www.treas.gov/offices/enforcement/ofac/](http://www.treas.gov/offices/enforcement/ofac/).

### Please read the Description of Coverage carefully.

This is only a summary of our plan. Please read the Description of Coverage carefully to fully understand the insurance coverages, terms, conditions, limits and exclusions. Not all plans or insurance coverages are available in every state. This summary does not replace or change any part of your Description of Coverage. If there is a conflict between this Benefit Guide and the Description of Coverage, the Description of Coverage will control. Please contact us if you have any questions.

### USI Travel Insurance Services

3070 Riverside Drive • Columbus, OH 43221 • [select@travelinsure.com](mailto:select@travelinsure.com)

**Toll Free: 800-937-1387**  
**[travelinsuranceselect.com](http://travelinsuranceselect.com)**

**USI** | Travel  
AFFINITY | Insurance Services



IT'S FAST AND EASY TO  
**PROTECT**  
THE TRIP OF YOUR  
**DREAMS**

## Travel Insurance Select®

[travelinsuranceselect.com](http://travelinsuranceselect.com)

*A flexible travel protection plan with your  
choice of options and services*

Trip Cancellation and Interruption Coverage

Worldwide Medical Expense  
and Emergency Medical Evacuation

Reimbursement of Miles & Rewards

Cancel and Interruption for Any Reason Option

15-Day Look

### WHY DO I NEED A TRAVEL PLAN?

No one expects to cancel or interrupt a trip but it happens. What if a family member becomes sick, injured or dies? What if your tour operator, airline or cruise line declares bankruptcy? These are all events that could cause you to cancel or interrupt your trip and lose some or all of your prepaid trip expenses.

With the Travel Insurance Select plan, you can travel knowing you have Trip Cancellation/Interruption benefits. You'll be provided coverage for your insured trip costs when you must cancel or interrupt a trip due to covered reasons.

#### Will my health insurance cover me while I'm traveling?

Medical policies and HMOs may provide you limited coverage outside of the United States — Medicare provides no coverage. If you need to be medically evacuated, costs to you can easily reach \$50,000 or more.

Travel Insurance Select provides insurance coverage for Medical Expense and Emergency Evacuation while you're

on a covered trip — covered medical, emergency dental, and medical evacuation expenses, plus non-insurance 24-hour access to Emergency Assistance Services.

#### What if I miss my connection?

We will reimburse, up to the plan maximum, for additional transportation expenses incurred if you miss a trip departure because of a cancellation or delay of 3 or more hours of all regularly scheduled airline flights due to Common Carrier caused delay, a documented weather condition, quarantine, hijacking, Strike, Natural Disaster, terrorism or riot. (Certain exclusions and limitations apply. See Description of Coverage for complete details.)

#### What happens in the instance of financial default?

If you purchase coverage within 21 days of your Initial Trip deposit/payment for the Trip (Plus and Elite plans only), Trip Cancellation/Interruption benefits are expanded to include loss caused by the financial default of an airline, cruise line, or tour operator. (Certain exclusions apply to financial default. See Description of Coverage for complete details.)

### Have questions? Want to enroll by phone?

Contact Customer Service: **800-937-1387** • Monday - Friday 9 a.m. - 7 p.m. EST



## INSURANCE COVERAGE HIGHLIGHTS

### Trip Cancellation

The insurance will reimburse your nonrefundable, pre-paid Trip payment/deposits, up to the amount insured, if cancellation occurs before your scheduled departure because of unforeseen circumstances covered by the plan, such as Illness, Injury, Sickness, Death, Strike, or Weather. Terrorist Incidents may be covered on the Elite plan only.

### Trip Interruption

The insurance will reimburse your nonrefundable, pre-paid unused Trip payments when your Trip is interrupted after departure because of circumstances covered by the insurance. Coverage includes reimbursement for additional transportation expenses to join or rejoin the Trip or to return home.

### Travel Delay

If your trip is delayed 12 hours or more due to a covered reason, you will be reimbursed up to the plan maximum for reasonable expenses. Covered reasons include traffic accident, lost passports, strike, carrier-caused delays, and weather.

### Medical Expense

The insurance will be excess coverage (primary on Elite only) up to the maximum limit of coverage for reasonable and customary medical and surgical services of a Physician, nurse and/or Hospital as result of an Injury or Sickness first occurring on your Trip. Covered expenditures include related medication expenses and emergency dental treatment while on the Trip.

### Emergency Medical Evacuation, Medical Repatriation and Return of Remains

The plan will pay up to a maximum limit of coverage for reasonable charges for Emergency Medical Evacuation, required by the attending Legally Qualified Physician due to Injury or Sickness, to the nearest adequate medical facility or Hospital, if medically necessary. Insurance also includes the cost of returning the insured's body home in the event of a death, return airfare home if previously evacuated to a medical facility within one year

of original contracted return date if not covered elsewhere in the plan, and round trip airfare for a person to visit if you are alone (if hospitalized for at least seven days). All evacuations require advance notification, or authorized by, On Call.

### Reimbursement of Miles & Reward Points

If you cancel your trip for a covered reason, benefits will be paid up to \$75 depending on your plan, for a penalty cost of depositing the miles or rewards back in the account from which they were removed. This will not duplicate any benefits paid under the Trip Cancellation benefit.

### Change Fee

The plan will pay a maximum of \$250 for the fees associated with a change to your air itinerary.

### Pre-Existing Condition Exclusion Waiver

The 60 day Pre-Existing Condition Exclusion found in the plan is waived if coverage (Plus and Elite only) is purchased within 21 days of your initial payment/deposit for the Trip, provided the full Trip Cost at that time is covered, additional coverage is also purchased for all nonrefundable arrangements added to the Trip at a later date, and you are not disabled from travel when coverage is purchased.

### Optional Cancel for Any Reason (CFAR) Elite Only

This option is available only if the Elite plan is purchased within 21 days of initial payment/deposit. This benefit will reimburse up to 75% of your pre-paid nonrefundable Trip payments and deposits if your Trip is canceled for any reason not otherwise covered by the plan, provided you purchase CFAR within 21 days of your initial Trip payment/deposit, insure all pre-paid Trip costs that are subject to cancellation penalties or restriction and also insure within 21 days of the payment for those arrangements added to your trip, and cancel your Trip two (2) days or more before your scheduled Trip Departure Date. Not available to residents of NY.

### Optional Interruption for Any Reason (IFAR) Elite only

This option is available only if the Elite plan is purchased within 21 days of initial payment/deposit. This benefit will reimburse you up to 75% of your insured nonrefundable trip cost amount if your trip is interrupted for any reason not otherwise covered by the plan. Not available to residents of NY.

## COMMON QUESTIONS

### How much of my Trip Cost should I insure?

Insure ALL costs paid prior to departure that have any cancellation penalties or restrictions. You cannot insure arrangements for which you have made no payment (examples: frequent flyer miles, credit vouchers, discount coupons, certificates).

### When should I buy a travel plan?

Buy NOW for maximum coverage. Your Trip Cancellation coverage is effective the day after your enrollment is postmarked and payment is received, or the day after your transaction is completed online.

### What are the Early Purchase provisions?

After your initial deposit/payment on your Trip, you have up to 21 days to purchase the Plus or Elite plan to obtain the Pre-Existing Condition Exclusion Waiver and coverage for financial default. If you purchase the Elite plan within 21 days of your initial payment, you will also have the option to add the Cancel for Any Reason and Interruption for Any Reason benefits.

### What if I miss the early purchase 21-day period?

You may still purchase insurance at any time prior to departure, however, the insurance would not include the early purchase benefits.

### What if my trip plans change or there is an increase in trip cost?

Notify Travel Insurance Services immediately in writing and include the additional trip cost in order to maintain the Early Purchase Benefits. Failure to keep your coverage at 100% of trip cost can delay the payment of claims or cause loss of eligibility for certain benefits.

### Please read the Description of Coverage carefully.

The insurance portion of the plan is underwritten by United States Fire Insurance Company 5 Christopher Way, 3rd Floor, Eatontown, NJ 07724 (policy number series include T210-CER and TP-401). This Benefit Guide is provided as a quick reference for plan insurance benefits, emergency information and instructions. For a full and detailed explanation of insurance benefits, provisions and exclusions from which claims are processed and coverage determinations made, please refer to the official Description of Coverage available at [www.travelinsure.com/Select/Product/DescriptionOfCoverage](http://www.travelinsure.com/Select/Product/DescriptionOfCoverage). If there are any inconsistencies with the insurance described in this document, the Description of Coverage will govern. Assistance services are non-insurance services provided by On Call International and are not insurance benefits.

## SCHEDULE OF BENEFITS

Coverage   Plans	Basic	Plus	Elite
<b>TRAVEL</b>			
Trip Cancellation	Trip Cost	Trip Cost	Trip Cost
Trip Interruption	100% Trip Cost	125% Trip Cost	150% Trip Cost
Single Supplement	Included	Included	Included
Travel Delay – Min 12 hours Delay	\$100 / day Max: \$500	\$200 / day Max: \$1,000	\$250/day Max: \$1,500
Financial Default	N/A	Included (Must purchase within 21 days of initial deposit)	Included (Must purchase within 21 days of initial deposit)
Missed Connection – minimum 3 hour delay	\$500	\$1,000	\$1,500
Reimbursement of Miles & Reward Points	\$50	\$75	\$75
<b>EMERGENCY TRAVEL</b>			
Emergency Medical Evacuation	\$100,000	\$500,000	\$1,000,000 (Incl. Choice of Hospital)
Search & Rescue	Not Covered	Not Covered	\$5,000
Medical Repatriation	Included	Included	Included
Return Minor Child	Included	Included	Included
Transportation of Spouse or Partner	Included	Included	Included
Return of Remains	\$100,000	\$500,000	\$1,000,000
<b>ACCIDENT &amp; HEALTH</b>			
Accident & Sickness Medical Expense	\$50,000	\$100,000	\$150,000 (Primary)
Emergency Dental	\$500	\$750	\$1,000 (Primary)
AD&D – Entire Trip	Not Covered	\$25,000 Principal Sum	\$50,000 Principal Sum
<b>PROPERTY COVERAGE</b>			
Baggage Delay – Min 12 hours Delay	\$100	\$300	\$500
Baggage & Personal Effects Includes Replacement Expense	\$250/article Max: \$500	\$250/article Max: \$1,500	\$500/article Max: \$2,500
Baggage & Personal Effects - Valuables	\$500	\$500	\$500
Sports Equipment Rental	N/A	\$750	\$1,500
Rental Car Damage	N/A	\$25,000	\$35,000
<b>OPTIONS / UPGRADES</b>			
Cancel for Any Reason/ Interruption for Any Reason	N/A	N/A	Optional 75% of trip cost
<b>CONCIERGE TRAVEL ASSISTANCE - (NON-INSURANCE BENEFITS)</b>			
Worldwide Concierge Service and Travel Assistance Services	Included	Included	Included