

Travel Insurance Select: Plan Rates



Travel
Insurance Services

Basic Plan

Age Band	Plan Cost*
0-34	4.00%
35-40	4.00%
41-55	7.00%
56-58	8.00%
59-65	8.00%
66-70	10.00%
71-75	10.00%
76-80	12.00%
81+	15.00%

Plus Plan

Age Band	Plan Cost*	Plan Cost with CFAR/IFAR Upgrade*
0-34	5.00%	7.00%
35-40	7.50%	11.00%
41-55	7.50%	11.00%
56-58	7.50%	11.00%
59-65	9.00%	13.00%
66-70	12.50%	17.50%
71-75	14.00%	20.00%
76-80	17.00%	24.00%
81+	19.00%	27.00%

Elite Plan

Age Band	Plan Cost*	Plan Cost with CFAR/IFAR Upgrade*
0-34	7.85%	11.00%
35-40	7.85%	11.00%
41-55	10.71%	15.00%
56-58	13.21%	18.50%
59-65	13.21%	18.50%
66-70	16.07%	22.50%
71-75	16.07%	22.50%
76-80	19.29%	27.00%
81+	21.79%	30.50%

*Plan costs are determined as a percentage of the trip cost. Any pre-paid, non-refundable expenses should be included in the trip cost calculation.

Plan 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, extreme skiing (skiing outside marked trails or heli-skiing), any race, speed contests (not including any of the regatta races), or scuba diving if the depth exceeds 50 feet 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 Schedule of Benefits;
14. due to a Pre-Existing Condition, as defined in the Certificate. 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. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
17. a mental or nervous condition, unless hospitalized for that condition while the Certificate is in effect for You;
18. an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Certificate, at the time of purchase of Coverage for a Trip.

For complete details about the plan, please refer to the policy for your state at select.travelinsure.com.



**Travel
Insurance Services**