Travel Insurance Select: Plan Rates

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Basic Plan

Age Band	Plan Cost*
0-34	4.22%
35-40	4.25%
41-55	7.41%
56-58	8.26%
59-65	8.67%
66-70	10.17%
71-75	10.99%
76-80	12.70%
81+	15.87%

Plus Plan

Age Band	Plan Cost*
0-34	5.29%
35-40	6.75%
41-55	7.86%
56-58	9.19%
59-65	9.52%
66-70	13.23%
71-75	14.81%
76-80	17.99%
81+	20.10%

Elite Plan

Age Band	Plan Cost*	Plan Cost with CFAR/IFAR Upgrade*
0-34	7.65%	10.81%
35-40	8.05%	11.19%
41-55	10.71%	15.00%
56-58	12.61%	17.54%
59-65	13.81%	19.46%
66-70	14.96%	20.88%
71-75	17.18%	24.12%
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 document: select.travelinsure.com/productplandocument

Plan General Exclusions

Benefit-Specific Exclusions apply to the following: Trip Cancellation, Trip Interruption, Baggage & Personal Effects, Accident and Sickness Medical Expense, Rental Car Damage (Plus and Elite Plans), Rental Property Damage Liability (Plus and Elite Plans), and Search and Rescue (Elite Plan). 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. This exclusion does not apply to the Emergency Medical Evacuation or Repatriation of Remains coverage;
2. being under the influence of drugs, marijuana 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. expenses incurred by any Child born or adopted during Your Trip;
5. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war, except as the certificate specifically provides otherwise;
6. participation in a Civil Disorder or Riot, or insurrection;
7. 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. The sole exception to this exclusion is for situations where a Family Member commits, or attempts to commit, an act of violence against another Family Member. In such cases, the Family Member who is the victim, or the intended victim, of the act of violence is still eligible to have his or her loss or losses covered under the certificate;
8. 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;
9. costs for Your Trip paid using loyalty rewards points, frequent travel miles, or other non-monetary redeemable points or rewards through similar programs;
10. air travel on a privately owned aircraft (whether as a pilot or a passenger);
11. piloting or learning to pilot or acting as a member of the crew of any aircraft;
12. a loss or damage caused by detention, confiscation or destruction by customs;
13. expenses resulting from a motor vehicle accident, unless the driver is properly licensed to operate the vehicle at the place and time of the Accident;
14. gross negligence, or Willful and Wanton conduct by You or Your Traveling Companion.

MEDICALLY FIT TO TRAVEL EXCLUSION:
We will not pay any expense as a result of You having been advised in writing that You are not Medically Fit to Travel at the time of purchase of coverage for a Trip, as defined in the certificate. If coverage for a Trip is purchased and it is later determined that You were not Medically Fit to Travel at the time of purchase of coverage for Your Trip, as defined in the certificate, the coverage is void and premium paid will be returned.

Basic and Plus plans are subject to excess Insurance Limitations. For complete details about the plan, please refer to the plan document for your state at select.travelinsure.com/ProductPlanDocument.

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