

# ANNUAL MULTI-TRIP PROTECTOR

- **\$94 per adult**
- **Coverage when traveling 100+ miles from home**
- **Travel protection for the full year**
- **Customize each trip with optional benefits**
- **Manage trips and claims through your profile**

## SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

### BASE PLAN

Benefit	Maximum Amount Per Trip
Trip Delay - 12 hours	\$5,000 (\$200/day)
Missed Tour or Cruise Connection - 3 hours	\$500
Medical Evacuation and Repatriation of Remains	\$100,000*
Political or Security Evacuation and Natural Disaster Evacuation	\$150,000*
Baggage and Personal Effects	\$2,500 (\$250 per article)
Baggage Delay - 3 hours	\$750
Accident & Sickness Medical Expense	\$100,000
<i>Dental Expense</i>	\$750
24-Hour Accident Death and Dismemberment (AD&D)	\$50,000
AD&D Air Flight Only	\$25,000
Non-Insurance Travel Assistance Services	Included

### OPTIONAL UPGRADES

Available for an additional cost on a per trip basis.

Optional Benefit	Maximum Amount Per Trip
Trip Cancellation	100% of Trip Cost**
Trip Interruption	150% of Trip Cost**
Cancel for Any Reason***	75% of Trip Cost**
Rental Car Damage and Theft Coverage	\$50,000 per covered vehicle
Travel Inconvenience - Bed Rest	\$4,000

\*Per 2 occurrences per plan term.

\*\*Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage.

\*\*\*Must be purchased within 21 days of the date your initial trip payment or deposit is received. Additional terms apply.

**BASE PLAN**  
**COST PER PERSON**  
AGE 0-17 = \$64  
AGE 18-80 = \$94



**TRAVEL INSURED INTERNATIONAL®**

A CRUM & FORSTER COMPANY

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[www.travelinsured.com/multitrip](http://www.travelinsured.com/multitrip)

## General Exclusions and Limitations for Insurance Benefits

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, or Family Member scheduled and booked to travel with You.

### The following exclusion applies to the Trip Cancellation and Trip Interruption and Medical Expense:

We will not pay for any loss or expense caused due to, arising or resulting from a Pre-Existing Medical Condition, as defined in the plan.

### The following exclusions apply to the Medical Expense benefits:

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. Elective Treatment and Procedures;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion;
5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the policy is in effect;
6. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator;
7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

The plan also contains exclusions specific to Baggage & Personal Effects and Baggage Delay.

### 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;
2. being under the influence of drugs 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. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
5. 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;
6. 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;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. a loss or damage caused by detention, confiscation or destruction by customs.

## Pre-Existing Medical Condition Exclusion Waiver

The Pre-Existing Condition Exclusion will be waived if you insure all prepaid, non-refundable payments or deposits for the trip and purchase the protection plan within 21 days of the date your initial trip payment or deposit is received. You must update your coverage to insure the non-refundable expenses of subsequently added travel arrangements within 21 days as well. You must be medically able and not disabled from travel at the time you purchase the plan, based on the assessment of a physician.



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