

Travel Protection Plan Summary



GroupAdvantage Plus



**For Customer Service, call
1-800-423-3632**

Plan Details at

www.tripmate.com/wpar850P

Schedule of Insurance Benefits

Insurance Benefit	Maximum Benefit
Trip Cancellation	Trip Cost
Occupancy Upgrade	Included
Trip Interruption	150% of Trip Cost
Missed Connection	\$1,000
Travel Delay (Up to \$150 Per Day)	\$750
Accidental Death and Dismemberment	\$25,000
Medical Expense/Emergency Assistance	
Accident & Sickness Medical Expenses	\$50,000
Emergency Medical Evacuation & Repatriation of Remains	\$250,000
Political or Security Evacuation	\$25,000
Baggage and Personal Effects	\$2,500
Baggage Delay	\$250
Cancellation For Any Reason Benefit	75% of Non-Refundable Trip Cost

Non-Insurance Services

One Call 24-Hour Assistance Services
Global Xpi Medical Records Services

INFORMATION YOU NEED TO KNOW

Benefits in this brochure are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all coverages and services. This advertisement does not constitute or form any part of the Plan Description or any other contract of any kind. Plan benefits, limits, and provisions may vary by state jurisdiction.

To review full plan details online, go to:

Plan Payments are made up of Insurance Benefits and Non-Insurance Services.

If You are not satisfied for any reason, You may return Your policy to Us within 14 days after receipt. Your plan payment will be refunded, provided You have not already departed on the Trip or filed a claim. When so returned, all coverages under the policy are void from the beginning.

Benefit Summary

TRIP CANCELLATION - Protects the prepaid cost of Your covered travel arrangements for Your Trip in the event You have to cancel due to a covered reason (see next panel for a summary of covered reasons).

TRIP INTERRUPTION - Provides You with a reimbursement for the unused land or water travel arrangements for Your Trip, plus the additional airfare cost to return home, if Your Trip is interrupted for a covered reason (see next panel for a summary of covered reasons).

MISSED CONNECTION - Provides You with a reimbursement for the unused portions of Your travel arrangements, plus the additional costs to join Your trip, if Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

TRAVEL DELAY - Assists with additional travel expenses incurred when You are delayed at least 6 hours due to a covered reason. In the event of a covered delay, You will be reimbursed for additional expenses for hotels, meals, and transportation.

ACCIDENTAL DEATH & DISMEMBERMENT - Provides coverage up to the maximum benefit payable for loss of life, limb or sight resulting from an Accidental Injury occurring during Your Trip.

MEDICAL EXPENSE/EMERGENCY ASSISTANCE - Provides Medical Expense benefits for a covered Sickness or Injury incurred while on Your Trip. When required, We will evacuate You to the nearest qualified hospital and will then return You home when You are safe to travel.

POLITICAL OR SECURITY EVACUATION - Provides coverage for all reasonable evacuation expenses incurred for Your transportation to the nearest safe haven, if You must leave Your Trip for a covered Political or Security Event. Evacuation must occur within 10 days of any Political or Security Event.

BAGGAGE & PERSONAL EFFECTS - Provides reimbursement when Your baggage or personal belongings are damaged, lost or stolen during Your Trip. Personal belongings include such things as loss of luggage, jewelry, passports or travel visas.

BAGGAGE DELAY - Provides reimbursement for the purchase of necessary personal items such as change of clothes and toiletries if Your checked Baggage is delayed 12 hours or more.

CANCELLATION FOR ANY REASON BENEFIT - Provides reimbursement for the 75% of the unused non-refundable prepaid Payments or Deposits for the Travel Arrangements you purchased for Your Trip provided: a) Your payment for this plan is received at or before the final payment for Your Trip; and b) You insure 100% of the cost of all Travel Arrangements that are subject to cancellation penalties or restrictions; and c) You cancel Your Trip two (2) days or more before Your Scheduled Departure Date.

Tour Operator/Agency Code:

Agency ID: AMBA1476WA
Ambassador Leaders

Coverage Summary

TRIP CANCELLATION & TRIP INTERRUPTION

The Travel Protection Plan allows You to cancel or interrupt Your Trip for many covered reasons, such as:

- Sickness, Injury, or death of You, a Family Member, Traveling Companion, or Business Partner;
- You or Your Traveling Companion being required to serve on a jury;
- Having Your or Your Traveling Companion's principal place of residence or destination made uninhabitable by fire, flood or other Natural Disaster or burglary;
- Your or Your Traveling Companion's place of employment is rendered unsuitable for business or company operations;
- You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- A documented theft of Your passports or visas;
- A transfer of employment;
- Strike, mechanical breakdown or Inclement Weather that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- You or Your Traveling Companion is in the Military and called to emergency duty for a national disaster other than war;
- Involuntary employer termination or layoff affecting You or a person(s) sharing the same room with You during Your Trip. Employment must have been with the same employer for at least 1 continuous year;
- A government-mandated shutdown of an airport or air traffic control system due to a Natural Disaster or a Terrorist Incident;
- A Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip;
- Revocation of Your previously granted leave or re-assignment due to war;
- Bankruptcy or Default of an airline, (other than the Travel Supplier) causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination.

Waiver of Pre-Existing Condition Exclusion

The exclusion for Pre-Existing Condition will be waived provided:

- (a) Your payment for this Plan is received at or before final payment for you trip;
- (b) The booking for the Trip is Your first and only booking for this travel period and destination; and
- (c) You are not disabled from travel at the time Your plan payment is paid.

Limitations & Exclusions

This Plan does not cover Loss caused by or resulting from:

1. due to a Pre-Existing Condition, as defined in the plan. This Pre-Existing Condition exclusion does not apply to the Emergency Medical Evacuation or Repatriation of Remains coverage;
2. 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;
3. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
4. participating in maneuvers or training exercises of an armed service or police force of any country;
5. riding or driving in races, or speed or endurance competitions or events;
6. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
7. participating as a professional in a stunt, athletic or sporting event or competition;
8. participating in skydiving or parachuting (except parasailing), hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race or speed contests (not including any regatta races), scuba diving if the depth exceeds 130 feet or if You are not PADI or NAUI certified to dive and a dive master is not present during the dive, or spelunking;
9. piloting or learning to pilot or acting as a member of the crew of any aircraft;
10. being Intoxicated or under the influence of any controlled substance unless taken as administered or prescribed by a Physician;
11. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
12. normal pregnancy (except complications of pregnancy) and/or resulting childbirth, except as otherwise covered under Trip Cancellation or Trip Interruption, or voluntarily induced abortion;
13. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
14. a loss or damage caused by detention, confiscation or destruction by customs official;
15. any non-emergent treatment or surgery, routine physical examinations, hearing aids, eye glasses, contacts or any Elective Treatment and Procedures;
16. any loss occurring during a Trip booked or taken for the purpose or intent of securing medical treatment;
17. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements for reasons other than Bankruptcy or Default;
18. business, contractual or educational obligations of You, a Family Member, Business Partner, or Traveling Companion;
19. a mental, or nervous or psychological disorder, unless Hospitalized for that condition while the plan is in effect for You;
20. a loss that results from an illness, disease or other condition, event or circumstance that occurs at a time when the plan is not in effect for You;
21. 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;
22. traveling against the advice of a Physician and any loss occurring during such a Trip.



One Call

Worldwide Travel Services Network

Multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities, and provide services for:

- Medical Consultation and Monitoring
- Medical Evacuation Arrangements
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains
- 24 Hour Legal Assistance
- Nurse Helpline
- Message Services
- Language Interpretation Services
- Emergency Cash Transfer
- Pre-Trip Travel Services
- Travel Document and Ticket Replacement

A complete list of these services is included in your Plan Documents. To contact One Call:

Within U.S.A. & Canada Outside U.S.A. & Canada

1-800-555-9095

1-603-894-4710

YOUR PLAN NUMBER:

Plus Plan # AR850P

ACCESS YOUR MEDICAL RECORDS ONLINE

With **Global Xpi**, you can relax knowing your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, wherever internet access is available. Register at www.globalxpi.com or call, toll free:

1-800-379-9887

Use Program Code AR850P

These Services are Provided by: Global Xpi, a Trip Mate brand.

Customer Service and Claims

Have questions or need to report a claim? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions, report and complete your claim(s) online at tripassure.com or call **1-800-423-3632**.

Insurance Benefits are underwritten by: Arch Insurance Company. The Plan # is **AR850P**

Non-Insurance Services: are not insurance benefits underwritten by Arch Insurance Company. One Call 24-Hour Assistance Services are provided by: One Call Worldwide Travel Services Network and Global Xpi Medical Records Services are provided by Trip Mate.

Plan Administrator: Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency) 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-800-423-3632.