

Protect Assist

GOLD

TRAVEL INSURANCE & 24-HOUR ASSISTANCE



COVERAGES

Schedule of Benefits

All coverages are per person.

COVERAGE	MAXIMUM BENEFIT
Trip Cancellation	Trip Cost*
Trip Interruption	Trip Cost*
Trip Interruption – Return Air Only	\$1,000
Trip Delay <i>(Maximum of \$150 per day)</i>	\$1,500
Missed Connection	\$250
Baggage & Personal Effects Loss	\$750
Baggage Delay <i>(Outbound Journey Only)</i>	\$250
Medical Expense	\$25,000
Emergency Medical Transportation	\$500,000

*Coverage only included if the required plan cost has been paid.



If you or your clients have questions, please call our World Service Center. Representatives are available 24 hours a day, 7 days a week.

1.800.826.1300

Extra Coverage

When you purchase **ProtectAssist®** travel insurance within 15 days* of making your initial trip payment, the Insured also receives:

Trip Cost Bankruptcy Coverage: Covers the Insured if the tour operator or cruise line declares bankruptcy more than 14 days after the effective date of coverage under the policy. Coverage must be purchased within 15 days of the initial trip deposit to receive this coverage. See Description of Coverage for complete details.
(Bankruptcy is not covered for all suppliers. Please visit our website for details.)

Pre-Existing Medical Conditions Exclusion Waiver.
***Day one is the day the deposit is made*.*

Optional Coverages

Accidental Death & Dismemberment – Air Only (Flight Guard® Coverage) – Additional coverage for the Insured in the event of loss of life or covered dismemberment while you are traveling on an airline (up to a maximum of \$500,000).
Plan Cost: \$7 per \$100,000 of coverage

Collision Damage Waiver – \$35,000 in primary coverage! Covers cost of repairs for covered collision damage to a rental car, up to the limit of coverage, for which the car rental contract holds the Insured responsible. Subject to a \$250 deductible.
Plan Cost: \$9 per day, per car

Umbrella Package – Valuable additions to increase your coverages. Your medical and emergency evacuation benefits will double in coverage. Your medical coverage will be upgraded to primary coverage. For Enhanced Emergency Evacuation, if you are hospitalized for more than 7 days, or if you die on your trip, coverage will be provided to return your spouse or domestic partner to their residence. Available globally and domestically. You will also receive a detailed pre-trip travel advisory. (Cannot be purchased separately.)

SERVICES

Emergency Travel Services*

Coverage includes 24-hour emergency travel assistance services – your personal “911” hotline when you travel.

- **LiveTravel®** – your 24-hour travel counselor for emergency or last-minute travel changes, such as rebooking flights, hotel reservations or ground transportation, tracking lost luggage, and more!
- **Pre-trip travel advice** – access to passport, visa, and vaccine requirements; travel safety and health advisories; embassy contacts; weather; and currency information.
- **Emergency medical assistance** – locating English-speaking medical specialists or facilities and assistance with medical evacuations anywhere in the world.
- **E-mail or phone message relay** – to family, friends, and business associates.
- **Cash advance** – for general travel and medical emergencies.
- **Replacing lost travel documents** – such as tickets, passport, or visa.
- **Bag Trak®** – assists in locating lost or stolen possessions – free for one year!
- **Telephone interpretation** – for medical or legal emergencies.

Concierge Services*

- **Restaurant referrals/reservations** – Worldwide dining referrals and reservations made on your behalf; based on availability.
- **Ground transportation** – Car or limo arrangements throughout your trip, including transportation to and from airport, hotel, meetings and more.
- **Event ticketing** – Assistance with obtaining tickets to sporting, theater, concert, and other events; based on availability.
- **Tee time reservations** – Assistance with scheduling tee times and making course recommendations; based on availability.
- **Floral services** – Coordination of flower delivery for missed birthdays, anniversaries, holidays, and other special occasions while traveling.

*Non-insurance services provided by AIG Travel Assist.

DETAILS OF COVERAGE (Restrictions apply)

PART A: Travel Insurance Protection

Trip Cost* – Trip Cancellation & Trip Interruption

Trip Cancellation & Interruption: reimburses pre-paid nonrefundable expenses if you must cancel or interrupt your trip due to unforeseen:

- Sickness, accidental injury, or death of you, your Traveling Companion, Family Member, or business partner; which results in medically imposed restrictions as certified by a physician at the time of loss preventing your continued participation in the trip. A physician must advise cancellation of the trip on or before the scheduled departure date.
- You or your Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, or having your principal place of residence made uninhabitable by fire, flood, or other natural disaster.
- If within 30 days of your departure, a politically motivated Terrorist Attack occurs within a 1-mile radius of the territorial city limits of a city to be visited by the program for which you have registered.
- Strike that causes complete cessation of services. A strike is foreseeable on the date labor union members vote to approve a strike.
- Weather which causes complete cessation of services and prevents you from reaching your destination.
- Natural disaster at the site of your destination which renders your destination accommodations uninhabitable.
- Bankruptcy and/or default of your Travel Supplier which occurs more than 14 days following your effective date. Coverage is not provided for the bankruptcy or default of the agency from whom you purchased your land/sea arrangements. This coverage applies only if the protection plan was purchased within 15 calendar days of initial trip payment.
- The Insured being called into active military service by having your leave revoked or you being reassigned.

"Domestic Partner" means a person who has registered as a Domestic Partner in a municipality that requires such registration or has provided the Insured with a signed and notarized Affidavit of Partnership in a municipality that does not require such registration. The Affidavit will attest to the following: (a) Each person is 18 years of age or older and is mentally competent to consent to contract, (b) Neither one is married to or legally separated from anyone else, (c) They are not related by blood in a manner that would bar marriage under the laws of the state of New York, (d) They have been living together on a continuous basis prior to the date of application, and (e) Neither individual has been registered as a member of another domestic partnership within the last six months.

"Family Member" means your or your Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece, or nephew.

"Sickness" means illness or disease which is diagnosed and treated by a physician on or after the effective date of the protection plan and while you are covered under this plan.

"Terrorist Attack" means an incident deemed an act of terrorism by the U.S. government.

"Travel Supplier" means tour operator, cruise line, hotel, etc., who has made the land and/or sea arrangements.

"Traveling Companion" means a person who is sharing travel arrangements with you. Note: a group or tour leader is not considered a Traveling Companion unless you are sharing room accommodations with the group or tour leader.

\$1,000 Trip Interruption – Return Air Only

Trip Interruption – Return Air Only: Provided for the additional air transportation expenses incurred by the Insured to return the Insured to the return destination.

\$1,500 Trip Delay (Max. \$150 per day)

Trip Delay: Reimburses you up to \$150 a day for additional accommodations or travel expenses if you are delayed for more than 12 hours due to a covered reason.

\$250 Missed Connection

Missed Connection: Covers you if you miss your trip departure due to inclement weather or any common carrier-caused delay.

PART B: Medical Protection

\$25,000 – Medical Expense

Medical Expense Benefit: Covers necessary medical expenses up to one year after the Sickness or injury, provided injury or Sickness occurred while on your trip, and initial treatment was received while on the trip.

\$500,000 – Emergency Medical Transportation

Emergency Evacuation and Repatriation of Remains: Covers evacuation and transportation to the nearest adequate medical facility.

PART C: Baggage Protection

\$750 – Baggage & Personal Effects Loss

Baggage & Personal Effects Benefit: Reimburses you if your luggage is lost, damaged, or stolen while you are on your trip.

\$250 – Baggage Delay

Baggage Delay Benefit (Outbound Journey Only): Reimburses you for the purchase of essential items if your checked bags are delayed for more than 24 hours.

PRE-EXISTING MEDICAL CONDITIONS EXCLUSION:

"Pre-Existing Conditions" means the Insurer will not pay under any coverage in Parts A and B for any claims arising from any injury, Sickness, or condition of the Insured, Traveling Companion, or Family Member booked to travel with the Insured for which medical advice, diagnosis, care or treatment was recommended or received within the 180-day period ending on the Effective Date. Conditions are not considered pre-existing if the condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.

***The Insurer will waive this exclusion if the Insured meets the following conditions: 1) Insurance is Purchased Within Fifteen Days of initial trip payment; 2) the amount of trip cancellation coverage purchased must equal the full cost of all non-refundable trip arrangements; and 3) the Insured must be medically able to travel when the plan cost is paid.**

PART D: Optional Coverages

Accidental Death & Dismemberment – Air Only

Accidental Death & Dismemberment - Air Only (Flight Guard® Coverage): Additional coverage for you in the event of loss of life or covered dismemberment while you are traveling on an airline (up to a maximum of \$500,000).

Collision Damage Waiver

Collision Damage Waiver: \$35,000 in primary coverage, subject to a \$250 deductible. Covers collision damage to a rental car, up to the limit of coverage, for which the car rental contract holds you responsible.

Optional Additional Medical See pricing chart for Plan Cost.

Umbrella Package: Valuable additions to increase your coverages. Your medical and emergency evacuation benefits will double in coverage. Your medical coverage will be upgraded to primary coverage. For Enhanced Emergency Evacuation, if you are hospitalized for more than 7 days, or if you die on your trip, coverage will be provided to return your spouse or domestic partner to their residence. Available globally and domestically. You will also receive a detailed pre-trip travel advisory. (Cannot be purchased separately.)

Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA, a member of the AIG Companies®, with its principal place of business at 70 Pine Street, New York, New York 10270. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

PLAN COST

Trip Cost Per Person	AGE							
	0-34	35-59	60-69	70-74	75-79	80-84	85+	
\$ 0	\$ 16	\$ 24	\$ 29	\$ 35	\$ 53	\$ 65	\$ 79	
\$ 1 - \$ 500	\$ 24	\$ 36	\$ 40	\$ 51	\$ 60	\$ 91	\$ 102	
\$ 501 - \$ 1,000	\$ 41	\$ 52	\$ 65	\$ 89	\$ 108	\$ 139	\$ 172	
\$ 1,001 - \$ 1,500	\$ 53	\$ 71	\$ 89	\$ 117	\$ 154	\$ 183	\$ 242	
\$ 1,501 - \$ 2,000	\$ 72	\$ 94	\$ 123	\$ 166	\$ 201	\$ 238	\$ 311	
\$ 2,001 - \$ 2,500	\$ 92	\$ 118	\$ 152	\$ 205	\$ 248	\$ 294	\$ 381	
\$ 2,501 - \$ 3,000	\$ 111	\$ 139	\$ 181	\$ 245	\$ 295	\$ 347	\$ 453	
\$ 3,001 - \$ 3,500	\$ 130	\$ 148	\$ 211	\$ 284	\$ 340	\$ 402	\$ 522	
\$ 3,501 - \$ 4,000	\$ 148	\$ 162	\$ 240	\$ 323	\$ 388	\$ 467	\$ 592	
\$ 4,001 - \$ 4,500	\$ 165	\$ 185	\$ 303	\$ 362	\$ 434	\$ 528	\$ 662	
\$ 4,501 - \$ 5,000	\$ 184	\$ 206	\$ 340	\$ 401	\$ 481	\$ 590	\$ 731	
\$ 5,001 - \$ 5,500	\$ 211	\$ 244	\$ 374	\$ 472	\$ 528	\$ 662	\$ 802	
\$ 5,501 - \$ 6,000	\$ 237	\$ 281	\$ 407	\$ 516	\$ 575	\$ 733	\$ 873	
\$ 6,001 - \$ 6,500	\$ 258	\$ 307	\$ 444	\$ 561	\$ 621	\$ 801	\$ 943	
\$ 6,501 - \$ 7,000	\$ 279	\$ 333	\$ 481	\$ 605	\$ 667	\$ 869	\$ 1,012	
\$ 7,001 - \$ 8,000	\$ 307	\$ 362	\$ 540	\$ 684	\$ 762	\$ 977	\$ 1,155	
\$ 8,001 - \$ 9,000	\$ 345	\$ 392	\$ 598	\$ 764	\$ 856	\$ 1,084	\$ 1,295	
\$ 9,001 - \$ 10,000	\$ 382	\$ 422	\$ 659	\$ 842	\$ 953	\$ 1,192	\$ 1,439	
\$ 10,001 - \$ 11,000	\$ 438	\$ 491	\$ 752	\$ 958	\$ 1,118	\$ 1,391	\$ 1,680	
\$ 11,001 - \$ 12,000	\$ 495	\$ 556	\$ 827	\$ 1,068	\$ 1,261	\$ 1,569	\$ 1,893	
\$ 12,001 - \$ 13,000	\$ 552	\$ 623	\$ 896	\$ 1,175	\$ 1,408	\$ 1,752	\$ 2,081	
\$ 13,001 - \$ 14,000	\$ 611	\$ 691	\$ 977	\$ 1,281	\$ 1,558	\$ 1,940	\$ 2,269	
\$ 14,001 - \$ 15,000	\$ 672	\$ 761	\$ 1,058	\$ 1,387	\$ 1,713	\$ 2,132	\$ 2,457	
Optional Umbrella Package*	\$ 12	\$ 17	\$ 22	\$ 30	\$ 39	\$ 50	\$ 60	

*If appropriate additional plan cost has been paid.

A \$6 service fee will be added to the above rates. A \$3 service fee applies to any additional coverage purchased.