

Schedule of Benefits

Travel Insurance Benefits	Maximum Benefit Amount
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
Missed Connection	\$500
Travel Delay (12 Hours or More)	\$200 Per Day \$2,800 Maximum
Medical Expense/Emergency Evacuation	
Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$50,000
Accidental Death and Dismemberment	\$25,000
Baggage and Personal Effects	\$2,000
Baggage Delay (24 Hours or More)	\$100 Per Day \$500 Maximum

Non-Insurance Services

Generali Global Assistance

Global Xpi Medical Records Service

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 www.tripmate.com or call 1-833-297-2255.

If You are not satisfied for any reason, You may return Your Plan Document to Your Travel Supplier within 10 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, the coverage under the Plan is void from the beginning.



Benefit Summary

TRIP CANCELLATION

May protect the unused non-refundable Prepaid Payments or Deposits You paid for Travel Arrangements when You are prevented from taking Your Trip due to a covered reason (see next panel for a summary of covered reasons).

TRIP INTERRUPTION

May provide You with a reimbursement for the unused non-refundable land or water Travel Arrangements for Your Trip, plus the Additional Transportation cost paid, if Your Trip is interrupted for a covered reason (see next panel for a summary of covered reasons).

MISSED CONNECTION

May provide You with a reimbursement for the Prepaid expenses for the unused portions of Your land or water Travel Arrangements, plus the additional costs to join Your Trip, if You miss Your Trip departure because Your arrival at Your Trip Destination is delayed for 3 or more hours due to a covered reason.

TRAVEL DELAY

May assist with additional travel expenses incurred when You are delayed at least 12 hours due to a covered reason. In the event of a covered delay, You can be reimbursed for additional expenses for hotels, meals, and local transportation.

MEDICAL EXPENSE/EMERGENCY EVACUATION

May provide Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Trip. Under certain circumstances detailed in the Plan, We can evacuate You to the nearest qualified hospital and can return You home when You are safe to travel.

ACCIDENTAL DEATH & DISMEMBERMENT

May provide coverage up to the maximum benefit payable for loss of life, limb or sight resulting from an Injury occurring during Your Trip.

BAGGAGE & PERSONAL EFFECTS

May provide reimbursement when Your Baggage or Personal Effects are damaged, lost or stolen during Your Trip.

BAGGAGE DELAY

May provide reimbursement for the purchase of necessary personal items such as change of clothes and toiletries if Your Baggage is delayed 24 hours or more.

Coverage Summary

TRIP CANCELLATION & TRIP INTERRUPTION

The Travel Protection Plan may allow 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 a Traveling Companion being required to serve on a jury;
- Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster;
- Your or a Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and the Insured or the Insured's Traveling Companion is required to work as a result;
- a documented theft of passports or visas;
- a permanent transfer of employment of 250 miles or more;
- 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;
- Unannounced 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 Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- revocation of Your previously granted leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required.

Plans contain additional covered reasons not discussed above, additional terms apply to many of the reasons for Trip Cancellation and Trip Interruption discussed above. The covered reasons for Trip Cancellation are not identical to the covered reasons for Trip Interruption. Please review the full plan details online at www.tripmate.com/wpF431G.

Insurance Benefits Limitations & Exclusions

The insurance benefits of this Plan 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 professional in a stunt, athletic or sporting event or competition;
7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) 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 in the Plan, 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 in the Plan);
13. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
14. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
15. a loss or damage caused by detention, confiscation or destruction by customs;
16. Elective Treatment and Procedures;
17. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
18. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You;
19. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You; or
20. Bankruptcy or Default or failure to supply services by a supplier of travel services.
21. 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 Plan, at the time of purchase of Coverage for a Trip.

The insurance provided by this Plan is in excess of all other valid and collectible Insurance or indemnity.



Generali Global Assistance Non-Insurance Services

Multilingual assistance coordinators, case managers, medical and security staff, are here to help you obtain the care and attention you need 24/7 in case of an emergency while traveling. A few of our services are:

- Transportation after Stabilization
- Medical Monitoring
- Medical and Dental Search & Referral
- Interpretation/Translation
- Repatriation of Mortal Remains Arrangement
- Advance of Emergency Medical Expenses
- Locating Lost or Stolen Items
- Legal Referral/Bail
- Concierge Services
- Arrangement of Emergency Medical Evacuation & Medically-Necessary Repatriation

A complete list of Travel Assistance Services is included in your plan document. To contact Generali Global Assistance:

Within U.S. & Canada 1-833-430-3653 Collect Worldwide 1-954-308-3925 Email ops@gga-usa.com

YOUR PLAN NUMBER: F431G

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 F431G

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

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company.

The plans also contain noninsurance Travel Assistance Services provided by Generali Global Assistance and Global Xpi. Coverages may vary and not all coverage is available in all jurisdictions.

Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.

In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. Your travel retailer may be compensated for the purchase of a plan.

CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components.

Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency - CA License# 0805270), 9225 Ward Parkway, Suite 200, Kansas City, MO 64114; 1-833-297-2255; Claimssupport@travelclaimsonline.com.

Travel Protection Plan Summary for Plan # F431G For River Cruises



**Buy
Early!**

The exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan is received with Your initial Payment or Deposit for Your Trip; and (b) You are not disabled from travel at the time Your plan payment is paid.

TripMate
Your partner in travel