



DELUXE TRAVEL PROTECTION

DESIGNED FOR TRAVEL EDGE

Created with Travel Edge clients in mind, this comprehensive travel protection plan gives you and your loved ones options when unexpected situations affect your trip. Let us help you *Dream. Explore. Travel On.*

PLAN HIGHLIGHTS

- Primary coverage
- Cancellation coverage if you're unable to travel for a covered reason
- Kids included in pricing
- 5 hour travel delay benefit
- 3 hour missed connection benefit
- 12 hour baggage/sporting equipment delay benefit
- Ability to provide coverage for all your components, including tours, flights and cruises
- Pre-existing condition exclusion waiver¹

PLAN BENEFITS

Benefits	Coverage ¹
Trip Cancellation	100% of cost (\$100,000 limit)
License Fee Refund	\$200
Trip Interruption	150% of cost (\$150,000 limit)
Trip Interruption - return air only ²	\$750
Travel Delay	\$750 (\$200/day)
Missed Connection	\$750
Baggage & Personal Effects	\$1,000
Baggage Delay	\$250
Sporting Equipment Delay	\$600
Emergency Medical Expenses ³	\$50,000
Emergency Dental Expenses ³	\$500
Emergency Medical Evacuation	\$500,000
Accidental Death & Dismemberment	\$25,000
Travel Assistance ⁴	Included

CUSTOMIZE YOUR PLAN WITH UPGRADES

RENTAL CAR DAMAGE COVERAGE⁵

Up to \$35,000 for collision damage, vandalism, windstorm, hail fire or flood to a rental car while on your trip. \$100 deductible. Coverage per plan.

ADVENTURER PLUS COVERAGE

Exclusion waiver for mountain climbing, snow-skiing, scuba to depths greater than 75 feet and travel on air-supported devices such as hot air ballooning.

To learn more or enroll, contact Travel Edge: 888.854.0835 or visit traveledge.com

UPGRADE OPTIONS¹

Rental Car Damage ⁵	\$35,000 (\$100 deductible)
Adventurer Plus ⁶	Available



TRAVEL EDGE

¹ All coverages per insured up to limits listed. Minimum plan costs apply. Coverage, rates, pre-existing lookback and maximum trip length may vary by state. Please see your policy for details or call 844.858.9911. ² Applies if a \$500 trip cost or less is selected at time of plan purchase. ³ \$50 deductible in CT, IN, KS, MO, MT, NY, VT & WA. ⁴ Provided by the designated provider as listed in the Policy. ⁵ Not available in Costa Rica, Jamaica, Ireland & Mexico. ⁶ Included in base plan for residents of IL. 722ZD-0321 | 3.21

PLAN BENEFITS

CANCELLATION & INTERRUPTION

Protect travel investments and recover non-refundable, prepaid costs if a trip is canceled or interrupted. Popular reasons include:

- Sickness, Injury or Death
- Required to Work⁷
- Involuntary Termination⁸
- Home/Accommodation at Destination Uninhabitable or Inaccessible
- Severe Weather/Mechanical Breakdown
- Quarantine
- Military Duty
- Financial Default⁷
- Terrorist Act
- Strike

TRAVEL DELAY

Reimbursement for additional costs such as accommodations, transportation and meals if your trip is delayed 5 hours or more.

MISSED CONNECTION

Reimbursement for additional costs such as accommodations, transportation and meals if flight is missed by 3 hours or more.

BAGGAGE & PERSONAL EFFECTS

Reimbursement for personal articles and expenses if bags are lost, stolen or damaged.

BAGGAGE DELAY

Reimbursement for personal articles and expenses if bags are delayed for 12 hours or more.

EQUIPMENT DELAY

Reimbursement for additional expenses if sporting equipment is delayed for 12 hours or more.

EMERGENCY MEDICAL & DENTAL EXPENSES³

Emergency medical or dental treatment if a sickness or injury occurs while traveling. \$50 deductible in some states.

EMERGENCY MEDICAL EVACUATION

Includes emergency medical evacuation to the nearest suitable medical facility, help returning home if medically necessary, and repatriation and travel expenses for escort.



Questions about Plan Benefits?

Call 844.858.9911 and use Plan # 722ZD-0321

or email customersolutions@travelexinsurance.com

ACCIDENTAL DEATH & DISMEMBERMENT

Reimbursement for permanent loss of life, limbs or sight from a covered accidental injury during travel.

TRAVEL ASSISTANCE SERVICES

Includes a wide range of services before and during a trip through a 24/7 toll free number. Includes assistance with medical emergencies, medical evacuations and more.

PRE-EXISTING CONDITION EXCLUSION WAIVER¹

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase
- Plan is purchased within 21 days of initial trip payment

A pre-existing condition is an Injury, Sickness or other condition (excluding any condition from which death ensues) of an Insured, Traveling Companion, or Family Member traveling with the Insured within the 60 day period immediately preceding the Insured's plan purchase date.

PLAN DETAILS

View policy: policy.travelexinsurance.com/722ZD-0321

⁷ Plan must be purchased within 21 days of initial trip deposit. ⁸ Occurs at least 14 days after effective date of policy. Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, Parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabineers, crampons, lead/top-rope anchoring equipment and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event or circumstance, that occurs at a time when this Policy is not in effect for the Insured; Epidemic or Pandemic; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any taken outside the advice of a Physician; or a Pre-Existing Condition including death that results therefrom (within the stated lookback period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the following that occur to the Insured: any amount paid or payable under any Worker's Compensation, disability benefit or similar law; a loss or damage caused by detention, confiscation or destruction by customs, or; medical treatment during a Covered, or arising from a Covered undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein. If you have questions about coverage available under our plans, please review the policy or contact Travelex at 844-858-9911 or customersolutions@travelexinsurance.com. Claims inquires may be directed to Zurich Travel Assist at claims@zurichtravelassist.com or 800.501.4781. Visit travelexinsurance.com/company/fraud-warning to view state specific fraud warnings.

Consumers in California may also contact: California Department of Insurance Hotline 800.927.4357 or 213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series #U-TIIV-100-A CW, #U-TIGV-100-A CW and #U-TIIN-100 A; in DC #U-TIIV-100-A DC and #U-TIGV-100-A DC; in FL #U-TIGV-100-A FL; in IN #U-TIIN-100 IN; in MN #U-TIIV-100-B MN and #U-TIGV 100-B MN; in MT #U-TIIN-100 MT; in NH #U-TIIV-100-A NH; in NY #U-TIIV-100-A NY, #U-TIIV-101-B NY, #U-TIIN-100 NY; in OR #U-TIIV-100-A OR; in TX #U-TIIV-100-A TX and #U-TIGV-100EDU-A TX; in VA #U-TIIV-100-A VA and #U-TIGV-A VA; in VT #U-TIIN-100 VT. 722ZD-0321 | 3.21 TEDF2



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