

## Exclusions and Limitations

Benefits are not payable for sickness, injuries or losses of you, your traveling companion or you or your traveling companion's business partner or family member:

1. resulting from suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only);
2. resulting from an act of declared or undeclared war;
3. while participating in maneuvers or training exercises of an armed service;
4. while riding, driving or participating in races, or speed or endurance contests;
5. while mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. while participating in skydiving, hang gliding, bungee cord jumping, scuba diving or deep sea diving;
7. while piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. received as a result or consequence of being intoxicated, as specifically defined in the policy, or under the influence of any controlled substance unless administered on the advise of a legally qualified physician;
9. to which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation;
10. due to normal childbirth, normal pregnancy through the first 6 months of pregnancy or voluntarily induced abortion;
11. for dental treatment (except as coverage is otherwise specifically provided herein);
12. which exceed the maximum benefit amount for each attached coverage as shown in the Confirmation of Coverage; or
13. due to a pre-existing condition, as defined in the policy. The Pre-existing Condition Limitation does not apply to: (a) Emergency Medical Evacuation, Medical Repatriation and Return of Remains coverage; or (b) to coverage purchased within 3 days from the time the final covered trip payment is paid and for the full cost of the covered trip. You must be medically fit to travel at the time the plan was purchased.

## Why Purchase Travel Insurance?

Traveling is a big investment. It pays to protect yourself against unforeseen circumstances that can result in trip cancellation and additional expenses such as costs related to medical emergencies.

The Travel Net Land, Sea & Sky Protection Plan has been specifically designed to provide you with peace of mind knowing you are protected against the financial impact of unexpected events while on your trip.

### Protect Yourself Against:

- Trip Cancellation and Interruption
- Trip Delay
- Baggage Loss or Damage
- Baggage Delay
- Emergency Sickness or Accident
- Medical Evacuation and Repatriation
- Pre-Existing Condition

### Worldwide Travel Assistance Service

Emergency assistance and travel services are just a phone call away from virtually anywhere in the world with just one toll-free phone number. You have access 24/7 to a wide range of services such as visa requirements, cash transfers, assistance with lost tickets or passports, local medical care, international dining suggestions and much more.

### Customer Service

If you have any questions concerning the Travel Net Land, Sea & Sky Protection Plan, please contact Travelex Insurance Services at:

1-888-616-6799 and refer to Product ID: TNC-0707  
[www.TravelexTravelNet.com](http://www.TravelexTravelNet.com)

Underwritten by:

United States Fire Insurance Company  
by Fairmont Specialty, a division of Crum and Forster  
5 Christopher Way  
Eatontown, NJ 07724

This brochure is a brief description of the benefits of the Travel Net Land, Sea & Sky Protection Plan. Certain terms, conditions, exclusions and limitations apply as set forth in the Certificate of Insurance and Confirmation of Coverage that will be sent to you upon purchase of this coverage.



## Total Travel Protection for Your Trip



Benefits (per person)	Amount of Coverage
Trip Cancellation	Trip Cost
Trip Interruption	Trip Cost
Trip Delay	\$500
Baggage Loss or Damage	\$1,000
Baggage Delay	\$100
<b>Emergency Medical Benefits</b>	
• Sickness Medical Expense	\$10,000
• Accident Medical Expense	\$10,000
• Medical Evacuation & Repatriation	\$150,000
Air Common Carrier AD&D	\$25,000
Travel Assistance Services	Included

### Trip Cancellation & Trip Interruption

After the effective date, you are covered for certain pre-paid, non-refundable expenses, if you must cancel or interrupt your trip as a result of any of these unforeseen reasons:

Sickness, Injury, Death*	Weather
Bankruptcy/	Employer Termination
Financial Default	Felonious Assault
Traffic Accident en Route	Hijacking
Subpoenaed/Court Order	Terrorism
Jury Duty	Strike
Quarantine	Military Duty

\* Occurring to you or your traveling companion or you or your traveling companion's business partner or family member.

### Trip Cancellation – up to total trip cost

The following events are also covered under the Trip Cancellation benefit:

- If you must cancel your trip for a covered reason you may be entitled for up to \$150 for airline reissue fees.
- If your travel supplier cancels your trip you may be entitled for up to \$150 in airline reissue fees.
- If your traveling companion cancels and you do not, you may be entitled to a single supplement upgrade.

NOTE: If you must cancel, the cancellation must be reported to your travel supplier within 72 hours of the event that causes the cancellation, unless that event prevents such communication, and if such is the case, as soon as reasonably possible.

### Trip Interruption – up to total trip cost

Should you be prevented from completing a trip as a result of a covered reason listed under Trip Cancellation and Interruption, you are covered for:

- Unused, non-refundable portions of your trip.
- Additional transportation cost to return home or rejoin the trip.
- Additional hotel nights up to \$150 per day for 10 days if you cannot continue to travel due to a covered injury or sickness not requiring hospitalization.
- Reasonable hotel and transportation expenses incurred to remain with your hospitalized traveling companion up to \$150 per day for 10 days.

### Trip Delay – up to \$500

Certain additional expenses for transportation, accommodation and meals are covered when your trip is delayed by 5 hours or more.

### Baggage Loss or Damage – up to \$1,000

The plan provides coverage for personal articles and expenses if bags are lost, stolen or damaged.

### Baggage Delay – up to \$100

In the event your baggage is delayed more than 24 hours, this coverage reimburses you for additional clothing and personal articles.

### Emergency Medical Benefits

**Sickness Medical Expenses – up to \$10,000**

**Accidental Medical Expenses – up to \$10,000**

If you incur emergency medical expenses as a result of a sickness or accident during your trip, you are covered up to the full benefit amount.

### Medical Evacuation & Repatriation – up to \$150,000

For injuries or sickness that first occurs during your trip, Medical Evacuation is covered for up to the full benefit amount when the condition is acute or cannot be adequately treated at a local hospital.

Medical Repatriation may be covered for you to return home or for continued treatment at a hospital close to your home. **Use of this benefit must be pre-approved and arranged by the authorized assistance company.**

### Pre-Existing Condition Waiver

Pre-Existing Condition exclusion is waived provided:

- You purchase this plan within 3 days of your final payment for the covered trip and for the full cost of the covered trip.
- You are medically fit to travel at the time the plan was purchased.

NOTE: Should you be unable to meet the provisions or the Pre-Existing Condition waiver provisions listed above, Trip Cancellation and Interruption and Emergency Medical Benefits coverage still applies for reasons other than those related to the pre-existing condition.

### Common Carrier AD&D – up to \$25,000

This coverage pays in the event of loss of life, limbs or sight as the result of an accidental injury while boarding, exiting or riding in a public conveyance provided by a common carrier while you are traveling.

### Your Coverage Begins

**For Trip Cancellation:** Coverage begins on the effective date and time specified in the Confirmation of Coverage. Coverage ends at the point and time of departure on your scheduled departure date.

**For Trip Delay:** Coverage is in force while en route to and from the covered trip.

**For all other coverages:** Coverage begins at the point and time of departure on the scheduled departure date. Coverage ends at the point and time of return of your scheduled return date.

### Plan Highlights

This document is a general description of the Travel Net Land, Sea & Sky Protection Plan from Travelex Insurance Services. The Plan is subject to certain conditions, exclusions and limitations which are defined in the Certificate of Insurance. You may view this on our website at:

[www.TravelexTravelNet.com](http://www.TravelexTravelNet.com)