

# Insurance Plan Comparison



Plan	Rate
Standard (F560S)	4.55% of Trip Cost
Enhanced (F560E)	7.02% of Trip Cost

Benefits	Maximum Benefit Amount	Standard Plan F560S	Enhanced Plan F560E
Cancel For Any Reason	75% of Non-Refundable Trip Cost		✓
Trip Cancellation	Trip Cost	✓	✓
Trip Interruption	Trip Cost	✓	✓
Missed Connection	\$500	✓	✓
Travel Delay	\$750 (Up to \$150 Per Day)	✓	✓
Medical Expense/Emergency			
Accident & Medical Expense	\$20,000	✓	✓
Emergency Medical Evacuation, Medical Repatriation, and Return of Remains	\$100,000		
Non-Medical Emergency Evacuation	\$25,000	✓	✓
Baggage & Personal Effects	\$1,500	✓	✓
Baggage Delay	\$300	✓	✓

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 plans also contain non-insurance Travel Assistance Services provided by Generali Global Assistance. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2019. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Coverages may vary and not all coverage is available in all jurisdictions. 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. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate. Trip Mate, Inc. (in CA and UT dba Trip Mate Insurance Company) 1-844-777-6856 claimssupport@travelclaimsonline.com. CA license # 0805270.

**Cancel For Any Reason (F560E Only):** If You cancel Your Trip for any reason not otherwise covered by this Plan, benefits will be paid for 75% of the Prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Trip provided: a) Your payment for this Plan is received within 20 days of the date Your initial Payment or Deposit for Your Trip is received; and b) You cancel Your Trip two (2) days or more before Your Scheduled Departure Date.

**Trip Cancellation:** May protect the unused, non-refundable prepaid Payments or Deposits for the Travel Arrangements You purchased for Your Trip in the event You have to cancel due to a covered reason.

**Trip Interruption:** May provide You with a reimbursement for the unused nonrefundable 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.

**Missed Connection:** May provide You with a reimbursement for the unused land or water Travel Arrangements, plus the additional transportation costs to join Your trip, if You miss Your Trip departure because Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

**Travel Delay:** May assist with additional expenses incurred when You are delayed 8 hours or more 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, the Plan can pay for the transportation expenses incurred to evacuate You to the nearest qualified hospital and/or to return you home.

**Non-Medical Emergency Evacuation:** Can cover reasonable expenses incurred for Your transportation to the nearest place of safety, or to Your primary place of residence, if a formal recommendation in the form of a Travel Advisory or Travel Warning from the U.S. State Department is issued for You to leave a country You are visiting on Your Trip due to: a Natural Disaster; civil, military or political unrest; or Your being expelled or declared a persona non-grata by a country You are visiting on Your Trip.

**Baggage & Personal Effects:** May provide reimbursement when Your Baggage or personal belongings are damaged, lost or stolen during Your Trip.

**Baggage Delay:** May provide reimbursement for the purchase of reasonable additional clothing and personal articles purchased by You if Your Baggage is delayed 12 hours or more during your Trip.

\*See back for full exclusions & limitations.

**\*General Exclusions**

**Insurance benefits 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 herein, 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 herein); **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.** 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; **19.** a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; **20.** 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 **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.

**\*Additional Limitations and Exclusions Specific to Baggage and Personal Effects:** Benefits are not payable for any loss caused by or resulting from: a) breakage of brittle or fragile articles; b) wear and tear or gradual deterioration; c) confiscation or appropriation by order of any government or custom's rule; d) theft or pilferage while left in any unlocked vehicle e) property illegally acquired, kept, stored or transported; f) Your negligent acts or omissions; g) Your property shipped as freight or shipped prior to the Scheduled Departure Date; h) or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

**\*Non-Medical Emergency Evacuation Exclusions:** We do not cover: **1)** loss or expense recoverable under any other insurance or through an employer; **2)** loss or expense arising from or attributable to: (a) fraudulent or criminal acts committed or attempted by You; (b) alleged violation of the laws of the country You are visiting, unless We determine such allegations to be fraudulent, or (c) failure to maintain required documents or visas; **3)** loss or expense arising from or attributable to: (a) debt, insolvency, business or commercial failure (b) the repossession of any property; or (c) Your non-compliance with a contract, license or permit; **4)** loss or expense arising from or due to liability assumed by You under any contract.

**Excess Insurance:** The insurance provided by the this Plan shall be in excess of all other valid and collectible insurance or indemnity.