

**Important  
Travel  
Protection**



**A Travel Protection Plan designed for groups of 10 or more...**

Help protect your travel investment, your belongings and most importantly you from those unforeseen circumstances that may arise before or during your trip. (This Travel Protection Plan, **F442G**, consists of Insurance Benefits and Non-Insurance Assistance Services.)

**Schedule of Insurance Benefit**

**Maximum Benefit Amount**

<b>Trip Cancellation</b> .....	<b>Trip Cost</b>
<b>Trip Interruption</b> .....	<b>Trip Cost</b>
<b>Missed Connection</b> .....	<b>\$500</b>
<b>Travel Delay (Up to \$150 Per Day)</b> .....	<b>\$1,000</b>
<b>Medical Expense/Emergency Evacuation</b>	
Accident and Sickness Medical Expense.....	<b>\$100,000</b>
Emergency Medical Evacuation, Medical Repatriation & Return of Remains.....	<b>\$100,000</b>
<b>Non-Medical Emergency Evacuation</b> .....	<b>\$25,000</b>
<b>Accidental Death and Dismemberment</b> .....	<b>\$25,000</b>
<b>Baggage and Personal Effects</b> .....	<b>\$2,500</b>
<b>Baggage Delay</b> .....	<b>\$500</b>

**Non-Insurance Assistance Services**

**Generali Global Assistance  
Global Xpi Medical Records Services**

**\$239\***

*\*Plan Payments are for the full Travel Protection Plan, which consists of Insurance Benefits and Non-Insurance Services.*

**Please Note:** This is only a brief description of the benefits and services included in this Plan. Insurance benefits are subject to provisions, exclusions and limitations which may vary by state/jurisdiction. This advertisement does not constitute or form any part of the Plan Document or any other contract of any kind. The Plan Document will be sent with your initial invoice. It is also available to you at [tripmate.com/wpF442G](http://tripmate.com/wpF442G). Certain terms, conditions, and limitations may apply. See the Plan Document for complete details. Coverage options may vary and may not be available in all states.

**Schedule of Insurance Benefits Details**

**TRIP CANCELLATION OR INTERRUPTION** - If you cancel or interrupt Your Trip due to a covered Injury, Sickness or death - Your own or that of a Family Member, Traveling Companion or Business Partner - or for Other Covered Reasons as defined in the Plan, You can be reimbursed up to the Trip Cost for the unused portion of the prepaid expenses for Travel Arrangements (land or water Travel Arrangements only for Trip Interruption) and/or the Additional Transportation Cost paid to return home or join/rejoin the Trip (for Trip Interruption only).

**MISSED CONNECTION** - Can provide You with a reimbursement for the prepaid expenses for the unused portions of Your land or water Travel Arrangements, plus the Additional Transportation Costs is delayed for 3 hours or more for a covered reason.

**TRAVEL DELAY** - Can reimburse additional expenses incurred when You are delayed 12 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.

**ACCIDENTAL DEATH & DISMEMBERMENT** - Can provide coverage for loss of life, limb or sight resulting from an Accidental Injury occurring during Your Trip.

**MEDICAL EXPENSE/EMERGENCY EVACUATION** - Can provide Medical Expense benefits for a covered Sickness or 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 You must leave Your Trip for a covered reason, such as: 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** - Can provide reimbursement when Your Baggage or Personal Effects are damaged, lost or stolen during Your Trip.

**BAGGAGE DELAY** - Can provide reimbursement for the purchase of reasonable additional clothing and personal articles purchased by You if Your Baggage is delayed for 24 hours or more during Your Trip.

**General Insurance Exclusions**

**Insurance Benefits are not payable for any loss due to, arising or resulting from:** 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; an act of declared or undeclared war; 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; riding or driving in races, or speed or endurance competitions or events; mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); participating as a professional in a stunt, athletic or sporting event or competition; 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; piloting or learning to pilot or acting as a member of the crew of any aircraft; 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; the commission of or attempt to commit a felony or being engaged in an illegal occupation; normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; dental treatment (except as coverage is otherwise specifically provided in the Plan); 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; 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; Elective Treatment and Procedures; medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; Bankruptcy or Default or failure to supply services by a supplier of travel services; a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; or 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. 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.

**Travel Retailer Disclaimer:** CIE Tours is not an insurer and does not have any liability for any coverage amounts. As a travel retailer, CIE Tours is not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. CIE Tours and its employees may offer and disseminate travel insurance under the direction of Trip Mate. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact Trip Mate at 1-833-297-2255. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by CIE Tours.

**Excess Insurance:** The insurance provided by the this Plan (except Accident and Sickness Medical Expense, Emergency Medical Evacuation, Medical Repatriation and Return of Remains) shall be in excess of all other valid and collectible insurance or indemnity. Coordination of Benefit Rules apply to the Plan's insurance coverages that provide benefits for health care expenses on an expense incurred basis.

**Waiver of the Pre-Existing Condition Exclusion:** The exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan is received within 14 days of the date Your initial Payment or Deposit for Your Trip is received; and (b) You are not disabled from travel at the time Your plan payment is paid.

Benefits on this page are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages. This advertisement does not constitute or form any part of the Plan description or any other contract of any kind. Plan benefits, limits and provisions may vary by state/jurisdiction. To review full plan details online, go to: [tripmate.com/wpF442G](http://tripmate.com/wpF442G) Plan Payments are for the entire travel protection plan, which consists of Insurance Benefits and Non-Insurance Services. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate.

**Insurance Benefits are underwritten by:** United States Fire Insurance Company, 5 Christopher Way, 2nd Flr, Eatontown, NJ 07724 under Policy Form Series T210 et. al. and TP-401 et. al.

**Non-Insurance Services:** are not insurance benefits underwritten by United States Fire Insurance Company. 24-Hour Assistance Services are provided by: Generali Global Assistance and Global Xpi Medical Records Services are provided by Trip Mate.

**Plan Administrator:** Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency CA license # 0805270), 9225 Ward Parkway, Suite 200, Kansas City, MO, 64114, 1-833-210-0677 [claimssupport@travelclaimsonline.com](mailto:claimssupport@travelclaimsonline.com).

**Consumers in California may contact:** California Department of Insurance Hotline 1-800-927-4357. Consumers in Maryland may contact: Maryland Insurance Administration 1-800-492-6116 or 410-468-2340.

