

TRAVEL PROTECTION PLAN

FOR STUDENT GROUP TRAVEL

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Trip Cancellation**	Trip Cost*
Trip Interruption**	150% of Trip Cost*
Travel Delay – 6 hours	\$750 (\$150/day)
Missed Connection – 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay – 24 hours	\$300
Non-Medical Emergency Evacuation	\$150,000
Accident & Sickness Medical Expense	\$25,000
Emergency Evacuation & Repatriation	\$100,000
Cancel for Any Reason (CFAR)***	Optional
Non-Insurance Worldwide Emergency Assistance Services	Included

Coverages may vary and not all coverage is available in all jurisdictions.

* Subject to the maximum benefit amount of \$10,000.

** For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only.

*** CFAR coverage is up to 75% of the nonrefundable trip cost (subject to \$10,000 maximum). CFAR is optional and available for purchase at the individual level. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR is available if purchased at the time of original plan purchase and with, or before your final payment for your trip, and you paid your Travel Supplier for the full cost for all non-refundable trip costs for your trip prior to your cancellation of your trip. For \$0 Trip Cost there is no CFAR. **This benefit is not available to residents of New York State.**

PER PERSON RATES

Cost of Trip	Rates	With CFAR*	Cost of Trip	Rates	With CFAR*
\$0	\$7	N/A	\$4,001 - \$4,500	\$121	\$181.50
\$1 - \$200	\$12	\$18.00	\$4,501 - \$5,000	\$135	\$202.50
\$201 - \$400	\$17	\$25.50	\$5,001 - \$5,500	\$149	\$223.50
\$401 - \$600	\$21	\$31.50	\$5,501 - \$6,000	\$163	\$244.50
\$601 - \$800	\$25	\$37.50	\$6,001 - \$6,500	\$177	\$265.50
\$801 - \$1,000	\$30	\$45.00	\$6,501 - \$7,000	\$190	\$285.00
\$1,001 - \$1,500	\$41	\$61.50	\$7,001 - \$7,500	\$204	\$306.00
\$1,501 - \$2,000	\$54	\$81.00	\$7,501 - \$8,000	\$218	\$327.00
\$2,001 - \$2,500	\$68	\$102.00	\$8,001 - \$8,500	\$233	\$349.50
\$2,501 - \$3,000	\$81	\$121.50	\$8,501 - \$9,000	\$247	\$370.50
\$3,001 - \$3,500	\$94	\$141.00	\$9,001 - \$10,000	\$261	\$391.50
\$3,501 - \$4,000	\$108	\$162.00			

The above rates are for trips up to 30 days – for each day over 30 add \$3.00 per person per day.

*Cancel For Any Reason (CFAR) benefit not available to residents of New York State.

All of the above rates are for the plan which includes insurance and non-insurance services.



Bob Rogers Travel

PAYMENT INFO:

To purchase the Travel Insured Student Deluxe Protection Plan with or without Cancel for Any Reason, please click the link below:

<http://www.travelinsured.com/agency?agency=49046>

Please Note – For Cancel For Any Reason Coverage

When purchasing a plan online, in order to apply for Cancel for Any Reason Coverage you need to click the checkbox next to the coverage on the purchase page.

You must purchase your protection plan within 14 days of your initial trip deposit to be eligible for CFAR coverage.*

*Cancel for Any Reason (CFAR) benefit not available to residents of New York State



Travel Insured International
844-440-8113
groups@travelinsured.com
www.travelinsured.com

GENERAL LIMITATIONS AND 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 member of a team in an organized sporting competition; 7. piloting or learning to pilot or acting as a member of the crew of any aircraft; 8. being intoxicated, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 9. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 10. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 11. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits; 12. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 13. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 14. a mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You; 15. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

The following limitation applies to Trip Cancellation: All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, the event should be reported as soon as possible. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

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

Optional Cancel For Any Reason (CFAR): Optional CFAR applies only when purchased at the time of original plan purchase and if the appropriate additional cost has been paid. If you purchase the CFAR protection and you cancel your trip for any reason not otherwise covered by this plan, benefits can be paid for up to 75% of the prepaid, forfeited, non-refundable payments or deposits you paid for your trip provided: a) your payment/deposit is received within 14 days of the date your initial trip payment is received; b) you have paid the full cost for all non-refundable trip costs for your trip prior to cancellation; and c) you cancel your trip more than 48 hours prior to your scheduled departure date. This benefit is not available to residents of New York State.

Purchase Up to Final Trip Payment for Pre-Existing Condition Waiver!

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased at or before final trip payment due date for this trip, for the full non-refundable cost of the trip and you are not disabled from travel at the time you pay the plan cost.

PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

This document 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 C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. The cost of your plan is for the full plan. 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. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** 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 Travel Insured: 855 Winding Brook Drive, Glastonbury, CT 06033; 800-243-3174; customercare@travelinsured.com; California license #0113223.