



## Outline of Coverage & Services

### INFORMATION YOU NEED TO KNOW

By enrolling and paying your premium, you'll enjoy the TravelSafe insurance coverages and emergency services described in this brochure.

**PLEASE NOTE:** Benefits in this brochure are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all coverages and services. This brochure is not a contract of insurance.

You will receive a Certificate of Insurance (or Policy, for residents of certain states) and Description of 24-Hour Emergency Assistance Services which describe the benefits and limitations in detail. If you do not receive your documents before you leave on your trip, call us at 1-888-885-7233.

No agent or other person has the authority to make representations, offer interpretations, alter, modify or waive any of the provisions of the program. We reserve the right to reject applications. The Premium is non-refundable except as otherwise stated herein.

### GENERAL PROVISIONS

Your coverage for Trip Cancellation begins either the day after we receive your payment, or the day after your application is postmarked, whichever occurs first.

Your other coverages and services begin the later of: the date and time you actually start your trip, or 12:01 AM of the scheduled departure date of your trip.

All coverages and services end either midnight of trip completion date, or when you complete your trip, or when you reach your home, or when you cancel your trip, whichever occurs first.

This plan is available to persons who pay the required premium prior to trip departure, and whose primary residence is in the U.S. or Canada.

These coverages and services are designed to protect you from the specific listed unforeseeable and unexpected events, not from circumstances known or likely to occur.

## 24-Hour Emergency Assistance Services

**Once you enroll, you will have access to 24-Hour Emergency Assistance Services, along with an emergency number to call for:**

- Referral to a doctor, hospital, pharmacy or dentist;
- Help in replacing lost travel documents or tickets;
- Emergency messages to and from your home;
- Referral for legal and bail bond assistance;
- Assistance with routine or emergency travel arrangements;
- Concierge services, including restaurant and hotel reservations, event ticketing, golf course information and tee times, recommendations and much more.

The Travel Insurance is Underwritten By: United States Fire Insurance Company, Eatontown, NJ  
24 Hour Assistance Service is provided by: One Call Worldwide Travel Services Network, Inc.

**Note:** This policy contains disability insurance benefits or health insurance benefits, or both, that apply only during a covered Trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan.

## Insurance Coverages

### TRIP CANCELLATION & TRIP INTERRUPTION

These coverages pay for prepaid non-refundable expenses for Travel Arrangements if your Trip is cancelled or unused land or water Travel Arrangements (plus additional air expense to continue your Trip or return home) if you must interrupt your Trip for covered reasons, such as:

Sickness, injury, or death of you, a Family Member, Traveling Companion, or Business Partner; and other non-medical reasons such as:

Your or Your Traveling Companion's principal place of residence, place of employment or destination being rendered uninhabitable by fire, flood, burglary or other natural disaster within 10 days of departure;

A permanent transfer of employment of 250 miles or more;

Unannounced Strike, Inclement Weather or Mechanical Breakdown that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;

You or Your Traveling Companion is in the Military and called to emergency duty for a national disaster other than war;

Involuntary employer termination or layoff affecting You or a person(s) sharing the same room with You during Your Trip. Employment must have been with the same employer for at least 1 continuous year;

A Terrorist Incident that occurs in a city listed on the itinerary of Your Trip and within 30 days prior to Your Scheduled Departure Date. Benefits are not provided if the Travel Supplier offers a substitute itinerary;

Revocation of Your previously granted leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required;

Bankruptcy or Default of an airline, cruise line, tour operator or travel supplier (other than the tour operator or travel agency from whom You purchased Your Travel Arrangements) causing a complete cessation of travel services more than 14 days following Your Effective Date.

A cancellation of Your Trip within 24 hours of Your Scheduled Departure Date and time if Your Trip destination is under a hurricane warning issued by the NOAA National Hurricane Center, provided the cancellation of Your Trip occurs more than 15 days following Your effective date of coverage for the Trip Cancellation Benefits.

## Plus Coverage For:

- TRAVEL DELAY
- MISSED CONNECTION
- MEDICAL EXPENSE
- EMERGENCY MEDICAL EVACUATION
- BAGGAGE & PERSONAL EFFECTS
- BAGGAGE DELAY
- ACCIDENTAL DEATH & DISMEMBERMENT

The Certificate (or Policy) of Insurance details certain exclusions which apply to some or all coverages. Please read your Certificate or Policy carefully. It is available for download on our website, [www.TravelSafe.com](http://www.TravelSafe.com).

## Schedule of Coverages

| Prestige<br>Travel Protection Plan Benefits   | MAXIMUM BENEFIT                           |
|---|---|
| Trip Cancellation   | Trip Cost*                                |
| Trip Interruption   | 150%<br>of Trip Cost*                     |
| Travel Delay (8 Hours or More)  | \$200 Per Day<br>\$1,000 Maximum          |
| Missed Connection   | \$2,500                                   |
| Medical Expense/Emergency Assistance  |   |
| Accident & Sickness Medical Expenses  | \$100,000                                 |
| Emergency Medical Evacuation &<br>Repatriation of Remains   | \$1,000,000                               |
| Non-Medical Emergency Evacuation  | \$25,000                                  |
| One Call 24-Hour Assistance Service   | Included                                  |
| Baggage and Personal Effects  | \$2,500                                   |
| Baggage Delay (12 Hours or More)  | \$250                                     |
| Accidental Death and Dismemberment  | \$50,000                                  |
| Prestige<br>Optional Plan Benefits  | MAXIMUM BENEFIT<br>(If Purchased)         |
| Cancel For Any Reason Benefit   | Up to 100% of<br>Non-Refundable Trip Cost |
| We will reimburse you for the percentage of your prepaid, forfeited, non-refundable prepaid expenses for Travel Arrangements as shown in the following Cancellation Penalty Schedule. |   |
| Cancellation Penalty Schedule   |   |
| Cancellation Penalty  | % of Penalty Payable                      |
| Up to 25% of Trip Cost  | 100% of Penalty Amount                    |
| 26% to 50% of Trip Cost   | 85% of Penalty Amount                     |
| Over 50% of Trip Cost   | 75% of Penalty Amount                     |
| Rental Car Damage<br>(not available in Texas)   | \$25,000                                  |

\* If you insure an amount less than your total prepaid Trip costs that are subject to cancellation penalties or restrictions: 1) the maximum benefit for Trip Cancellation will be limited to the amount of coverage you purchased (150% for Trip Interruption); and 2) there will be no coverage available under the optional Cancel For Any Reason Benefit, if purchased.

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## TravelSafe Prestige

### PREMIUM RATE TABLE

FOR TRIPS 30 DAYS OR LESS (31-120 days add \$5.00 per day)

| TRIP COST<br>PER PERSON | UP TO AGE 50    |                                       | AGE 51 TO 65    |                                       | AGE 66 TO 75    |                                       | AGE 76 TO 80    |                                       | AGE 81 +        |                                       |
|-------------------------|-----------------|---------------------------------------|-----------------|---------------------------------------|-----------------|---------------------------------------|-----------------|---------------------------------------|-----------------|---------------------------------------|
|                         | Base<br>Premium | Cost With<br>Cancel For<br>Any Reason | Base<br>Premium | Cost With<br>Cancel For<br>Any Reason | Base<br>Premium | Cost With<br>Cancel For<br>Any Reason | Base<br>Premium | Cost With<br>Cancel For<br>Any Reason | Base<br>Premium | Cost With<br>Cancel For<br>Any Reason |
| No Trip Cost Rates      | \$29            | N/A                                   | \$35            | N/A                                   | \$46            | N/A                                   | \$58            | N/A                                   | \$69            | N/A                                   |
| \$1 to \$500            | \$32            | \$48                                  | \$44            | \$64                                  | \$58            | \$83                                  | \$69            | \$98                                  | \$86            | \$121                                 |
| \$501 to \$1,000        | \$51            | \$76                                  | \$69            | \$101                                 | \$92            | \$132                                 | \$110           | \$157                                 | \$138           | \$193                                 |
| \$1,001 to \$1,500      | \$83            | \$124                                 | \$113           | \$165                                 | \$150           | \$215                                 | \$179           | \$255                                 | \$224           | \$314                                 |
| \$1,501 to \$2,000      | \$114           | \$171                                 | \$155           | \$227                                 | \$207           | \$298                                 | \$248           | \$353                                 | \$311           | \$435                                 |
| \$2,001 to \$2,500      | \$146           | \$219                                 | \$199           | \$290                                 | \$265           | \$381                                 | \$317           | \$451                                 | \$397           | \$555                                 |
| \$2,501 to \$3,000      | \$177           | \$266                                 | \$242           | \$353                                 | \$322           | \$464                                 | \$386           | \$549                                 | \$483           | \$676                                 |
| \$3,001 to \$3,500      | \$202           | \$304                                 | \$285           | \$416                                 | \$380           | \$546                                 | \$455           | \$647                                 | \$569           | \$797                                 |
| \$3,501 to \$4,000      | \$240           | \$361                                 | \$328           | \$479                                 | \$437           | \$629                                 | \$524           | \$745                                 | \$656           | \$918                                 |
| \$4,001 to \$4,500      | \$273           | \$409                                 | \$371           | \$542                                 | \$495           | \$712                                 | \$593           | \$843                                 | \$742           | \$1,038                               |
| \$4,501 to \$5,000      | \$304           | \$455                                 | \$414           | \$604                                 | \$552           | \$795                                 | \$662           | \$941                                 | \$828           | \$1,159                               |
| \$5,001 to \$5,500      | \$336           | \$504                                 | \$458           | \$668                                 | \$610           | \$878                                 | \$731           | \$1,039                               | \$914           | \$1,280                               |
| \$5,501 to \$6,000      | \$367           | \$550                                 | \$500           | \$730                                 | \$667           | \$960                                 | \$800           | \$1,137                               | \$1,001         | \$1,401                               |
| \$6,001 to \$6,500      | \$399           | \$599                                 | \$544           | \$794                                 | \$725           | \$1,043                               | \$869           | \$1,235                               | \$1,087         | \$1,521                               |
| \$6,501 to \$7,000      | \$430           | \$645                                 | \$587           | \$856                                 | \$782           | \$1,126                               | \$938           | \$1,333                               | \$1,173         | \$1,642                               |
| \$7,001 to \$7,500      | \$462           | \$693                                 | \$630           | \$920                                 | \$840           | \$1,209                               | \$1,007         | \$1,431                               | \$1,259         | \$1,763                               |
| \$7,501 to \$8,000      | \$493           | \$740                                 | \$673           | \$982                                 | \$897           | \$1,292                               | \$1,076         | \$1,528                               | \$1,346         | \$1,884                               |
| \$8,001 to \$8,500      | \$526           | \$788                                 | \$716           | \$1,046                               | \$955           | \$1,374                               | \$1,145         | \$1,626                               | \$1,432         | \$2,004                               |
| \$8,501 to \$9,000      | \$557           | \$835                                 | \$759           | \$1,108                               | \$1,012         | \$1,457                               | \$1,214         | \$1,724                               | \$1,518         | \$2,125                               |
| \$9,001 to \$9,500      | \$589           | \$883                                 | \$803           | \$1,172                               | \$1,070         | \$1,540                               | \$1,283         | \$1,822                               | \$1,604         | \$2,246                               |
| \$9,501 to \$10,000     | \$620           | \$930                                 | \$845           | \$1,234                               | \$1,127         | \$1,623                               | \$1,352         | \$1,920                               | \$1,691         | \$2,367                               |
| \$10,001 to \$11,000    | \$670           | \$1,006                               | \$914           | \$1,335                               | \$1,219         | \$1,755                               | \$1,463         | \$2,077                               | \$1,829         | \$2,560                               |
| \$11,001 to \$12,000    | \$734           | \$1,101                               | \$1,001         | \$1,461                               | \$1,334         | \$1,921                               | \$1,601         | \$2,273                               | \$2,001         | \$2,801                               |
| \$12,001 to \$13,000    | \$797           | \$1,195                               | \$1,087         | \$1,587                               | \$1,449         | \$2,087                               | \$1,739         | \$2,469                               | \$2,174         | \$3,043                               |
| \$13,001 to \$14,000    | \$860           | \$1,290                               | \$1,173         | \$1,713                               | \$1,564         | \$2,252                               | \$1,877         | \$2,665                               | \$2,346         | \$3,284                               |
| \$14,001 to \$15,000    | \$923           | \$1,385                               | \$1,259         | \$1,839                               | \$1,679         | \$2,418                               | \$2,015         | \$2,861                               | \$2,519         | \$3,526                               |

The No Trip Cost band excludes Trip Cancellation and Interruption. For Trips \$15,000 - \$30,000, CALL 888-TVL-SAFE (888-885-7233)



### TO PURCHASE THIS PLAN

Return your completed Enrollment Form and payment, along with your travel reservation to:

CRUISE & TOUR, 3793 THOMA PARK DRIVE, WEST BEND, WI 53095

OR CALL 1-800-383-3131

When paying by check, make check payable to: TravelSafe

**A Special Offer!**

Purchase this Plan within 15 days of your initial Trip deposit and receive the following **BONUS** benefits at no additional cost:

**Coverage for Travel Supplier Bankruptcy or Default and Pre-Existing Conditions**

**Bankruptcy or Default** no restrictive lists - benefits are available due to Bankruptcy or Default, as defined, of any airline, cruise line or tour operator occurring more than 14 days after your benefit effective date.

**Pre-Existing Condition Coverage** this policy exclusion is waived provided you have insured the full prepaid and non-refundable costs of Travel Arrangements for your trip.

**What is a Pre-Existing Condition?**

“Pre-Existing Condition” means any injury, sickness or condition (including any condition from which death ensues) of You, or Your Traveling Companion, or Your and/or Your Traveling Companion’s Family Member traveling with You which within the 60 day period prior to the effective date of Your Trip Cancellation coverage under the Policy: (a) manifested itself, became acute or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required medical treatment or treatment was recommended by a Legally Qualified Physician.

**Why purchase our optional Cancel For Any Reason Benefit?**

FOR A SMALL ADDITIONAL COST, you can purchase our optional **Cancel For Any Reason Benefit**. If purchased within 15 days of original deposit, it allows you to cancel your Trip for ANY reason not otherwise covered by the policy and be reimbursed up to 100% (see Schedule of Coverages for details) of the prepaid, non-refundable cost of Travel Arrangements you paid for your Trip. You must cancel your Trip two (2) days or more before your Scheduled Trip Departure Date. Of course, if you needed to cancel your Trip for a covered reason within the policy provisions, you can still be reimbursed for up to 100% regardless of whether or not you purchased the **Cancel For Any Reason Benefit**.

**IMPORTANT** - If any subsequent arrangements (or any other arrangements not made through your travel agent) are added to your Trip after you pay your premium, you must insure the cost of those arrangements within 15 days of the payment for your additional arrangements.

**MAIL OR FAX ENROLLMENT FORM** (Please Print)

Calculate Your Premium: Premium rates are per person based upon your age, Trip Cost and if you elect the Cancel For Any Reason Benefit. Select your premium from the correct column in the Premium Rate Table (green or purple) and enter the amount in the same color column below. For Trips over 30 Days (up to 120 days in total), there is an additional premium charge of \$5.00 per person per day.

| Insured Name (First, Middle Initial, Last)  |                                     |                      |                                  | Gender               | Age                  | Trip Cost            | Payment Calculation   |  |   |  |  |
|---|-------------------------------------|----------------------|----------------------------------|----------------------|----------------------|----------------------|---|--|---|--|--|
| #1  | <input type="text"/>                | <input type="text"/> | <input type="text"/>             | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> <b>Base Premium</b> or <input type="text"/> <b>With CFAR</b> + <input type="text"/> <b>Add'l Premium Over 30 Days</b> = <input type="text"/> <b>Your Total Payment</b> |  |   |  |  |
|   | Departure Date <input type="text"/> |                      | Return Date <input type="text"/> |                      |                      |                      |   |  |   |  |  |
| #2  | <input type="text"/>                | <input type="text"/> | <input type="text"/>             | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> <b>Base Premium</b> or <input type="text"/> <b>With CFAR</b> + <input type="text"/> <b>Add'l Premium Over 30 Days</b> = <input type="text"/> <b>Your Total Payment</b> |  |   |  |  |
|   | Departure Date <input type="text"/> |                      | Return Date <input type="text"/> |                      |                      |                      |   |  |   |  |  |
| #3  | <input type="text"/>                | <input type="text"/> | <input type="text"/>             | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> <b>Base Premium</b> or <input type="text"/> <b>With CFAR</b> + <input type="text"/> <b>Add'l Premium Over 30 Days</b> = <input type="text"/> <b>Your Total Payment</b> |  |   |  |  |
|   | Departure Date <input type="text"/> |                      | Return Date <input type="text"/> |                      |                      |                      |   |  |   |  |  |
| #4  | <input type="text"/>                | <input type="text"/> | <input type="text"/>             | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> <b>Base Premium</b> or <input type="text"/> <b>With CFAR</b> + <input type="text"/> <b>Add'l Premium Over 30 Days</b> = <input type="text"/> <b>Your Total Payment</b> |  |   |  |  |
|   | Departure Date <input type="text"/> |                      | Return Date <input type="text"/> |                      |                      |                      |   |  |   |  |  |
| <b>Important: This plan is only available to citizens or residents of the U.S. or Canada. Eligibility for purchase will be confirmed on all claims. If it is determined that a person is not a citizen or resident of the U.S. or Canada, his or her claim will be denied and premium will be refunded.</b> |                                     |                      |                                  |                      |                      |                      | <b>+ Enrollment Processing Fee (required)</b> \$ <b>6.00</b><br><small>(Note: the Enrollment Processing Fee is non-refundable)</small>  |  | <b>Total Cost for all Participants</b> <input type="text"/> |  |  |

**Travel Information**

Initial Trip Deposit Date

Agency Name  Agent Name

Enter the seven digit Travel Agent Code shown on the back of this brochure. **C R U W I 0 3**

Indicate below the types of travel arrangements you are insuring: Travel Destination

Air - Airline  Land - Travel Supplier  
 Cruise - Cruise Line  Other

**Primary Traveler Name/Address**

Last Name  First Name/Initial  Street Address

City  State  Zip Code  Home Phone (Include Area Code)  Work Phone (Include Area Code)

Send Confirmation by: (Please select one.)  E-Mail  Fax  Mail Send To:

Fax # with area code or e-mail address here if by fax or e-mail

**Form of Payment:**  Check  AMEX  Discover  MC  Visa Card #

Cardholder Name:  Validation Code\*  Exp. Date

Address:

I authorize TravelSafe to charge my credit card for the total premium. Signature:

\* You will find the validation code (last 3 digits) at the end of the signature strip on the back of your card if using Discover, Mastercard or VISA. For American Express, the number (4 digits) is on the front of the card above and to the right of the card number.