

Travelite

Before You Leave Home, Consider the Unexpected:

What if you and your family arrive in Orlando and your baggage doesn't?

What if a family member suddenly develops chest pains and needs medical transportation?

What if on your way home your airline goes on strike?

What if a delayed connection to Florida causes you to miss your cruise?

Whether you encounter the unforeseen or unthinkable when traveling, it is important to have the peace of mind that a Travelex protection plan provides. This plan combines comprehensive travel protection and 24 hour emergency assistance into one convenient plan.

Here are just a few of the benefits that Travelite offers:

- Pre-existing medical conditions are covered when you enroll within **21 days** of your initial trip deposit
- Trip Interruption of up to 150% of your trip cost
- \$50,000 Medical Expense and Evacuation/Repatriation
- Primary Coverage. You will always file claims first with Travelex – without deductibles.

You also have the option to upgrade your Travelite plan with:

- Flight Accident Protection of \$1 million, \$500,000 or \$300,000
- Medical Expense/Medical Evacuation Coverage of \$100,000
- Rental Vehicle Coverage of \$50,000

Whether you are traveling around the world or around the country, be sure to purchase travel protection before you leave.

Family Friendly Coverage

Travelex plans offer great value to traveling families. Children under 16 are covered at no additional cost when accompanied by a covered adult except for the Emergency Medical Benefit Upgrade and Flight Accident Protection.

Questions?

For more information or to receive a quote, call **1-800-228-9792** or visit us online at **www.travelexinsurance.com**

RESTRICTIONS OF COVERAGE

This brochure is a brief description of the benefits of this protection plan. Certain conditions, exclusions and limitations apply as set out in the Evidence of Coverage and Confirmation of Coverage which will be sent to you upon purchase of this coverage.

To view a full description, including limitations and exclusions, visit our website at www.travelexinsurance.com.

DESCRIPTION OF BENEFITS

TRIP CANCELLATION/INTERRUPTION

Trip Cancellation: You are covered for certain non-refundable expenses if you must cancel or interrupt your trip for any of the following reasons:

- Covered sickness, injury or death of you, your family member, traveling companion or business partner. Medically imposed restrictions must be certified by a legally qualified physician at time of loss.
- Unforeseen bankruptcy or financial default of a travel supplier which occurs more than **14 days** following your Protection Plan effective date. **You must purchase this plan within 21 days of initial trip deposit to qualify for this coverage.**
- Strike that causes complete cessation of services of your common carrier for at least **48 hours**.
- Weather which causes complete cessation of services of your common carrier for at least **24 hours**.
- Employer termination or layoff affecting you or a person sharing the same room. Employment must have been with the same employer for at least **3 consecutive years**. This benefit is not available in Oregon.
- A terrorist incident in your departure city or city of destination within **30 days** following the terrorist incident.
- You or your traveling companion are required to serve on a jury, are subpoenaed, hijacked or quarantined.
- Residence of you or your traveling companion is rendered uninhabitable due to unforeseen circumstances.
- Burglary of you or your traveling companion's residence within **10 days** of departure or during your trip.
- Felonious assault of you or your traveling companion within **10 days** of departure or during your trip.
- You or your traveling companion are called to emergency military duty for a natural disaster other than war.
- Traffic accident directly involving either you or your traveling companion, substantiated by a police report, while en route to a scheduled departure point.
- If your travel supplier cancels your trip, you are covered up to **\$150** for the reissue fee charged by the airline for your tickets.
- **Single supplement upgrade – you are covered when your traveling companion cancels or interrupts a trip for a covered reason and you do not.**

Trip Interruption: If you are prevented from completing a trip for any of the unforeseen reasons listed under Trip Cancellation, you are covered for:

- Any unused non-refundable expenses for travel arrangements.

Travelex worldwide money

Insurance Services

- One way economy transportation to return to the original departure point or rejoin your trip.
- Certain accommodations and transportation expenses when a traveling companion must remain hospitalized or a covered injury or sickness not requiring hospitalization prevents you from continuing travel.

TRIP DELAY/MISSED CONNECTION

If your trip is delayed for **5 hours** or more, we will reimburse you for certain additional expenses for accommodations, transportation and meals and/or for unused non-refundable expenses for your trip.

ITINERARY CHANGE

Covers certain expenses if the travel supplier makes a change in your itinerary after your scheduled departure date which prevents you from participating in an event/activity.

EMERGENCY MEDICAL BENEFITS

Medical Expense: You are covered for emergency expenses incurred as a result of sickness or injury during your trip.

Medical Evacuation/Repatriation: Covers, if an injury or sickness first occurs during your trip, for medical evacuation when your condition is acute or life threatening and adequate treatment is not available at a local hospital or medical repatriation for you to return to your home or a hospital near your home for continued treatment. Covers up to \$5,000 for the repatriation and return of remains. **Any use of this benefit must be pre-approved and arranged by the authorized Assistance Company.**

BAGGAGE

You are covered for the loss, theft or damage of your baggage and passport, as well as for loss due to unauthorized use of your credit card.

BAGGAGE DELAY

If your baggage is delayed for 24 hours or more, we will reimburse you for the purchase of additional clothing and personal articles.

ACCIDENTAL DEATH & DISMEMBERMENT

You are covered for loss of life, limbs or sight due to an accidental injury while on your trip.

TRAVELSOLVE TRAVEL ASSISTANCE & CONCIERGE SERVICE

TravelSolve helps you find your way more easily whether you are traveling domestically or internationally. You can access a wide range of services on a 24/7 basis both before you go and during your trip. Services include:

- 24-hour medical assistance helpline
- Medical evacuation/repatriation
- Baggage tracking
- Lost/stolen passport/card assistance
- Emergency cash transfer
- Emergency air/hotel/car rental bookings
- Destination information and advice
- International dining recommendations
- Hospitality & event ticketing

All of the above services and more are included with your Travelite plan.

For Travel Assistance phone numbers, please refer to your Confirmation of Coverage.

RENTAL VEHICLE DAMAGE PROTECTION (optional)

When a vehicle is rented through your travel supplier for your covered trip, you are covered for any loss or damage to the rental car resulting from collision, hail, earthquake, fire, storm, theft or vandalism. (Benefit not available in Oregon).

FLIGHT ACCIDENT PROTECTION (optional)

You are covered for accidental death, dismemberment or loss of sight resulting from an accident while a passenger on a regularly scheduled flight.

IMPORTANT DEFINITIONS

"Family Member" means Your: legal spouse or common-law spouse (where legal), legal guardian, legal ward, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), great-grandparent, grandchild, great-grandchild, aunt, uncle, niece, nephew or Key Person, provided the Family Member resides in the United States, Canada or Mexico.

"Key Person" means a) an employed caregiver of a legal dependant of You or b) a person to whom You are not married and with whom You have cohabited for 12 continuous months.

PRE-EXISTING MEDICAL CONDITIONS

Enroll Within 21 Days of Your Trip Deposit

We cover pre-existing medical conditions (certain exclusions apply) for people of all ages if you enroll within **21 days** of your initial trip deposit and protect the full cost of your trip.

Customer satisfaction is our first priority...

If you are not completely satisfied within 10 days of purchasing this protection plan, Travelex will refund your plan cost, as long as you have not departed on your trip or filed a claim.

IT'S IMPORTANT TO KNOW...

All cancellations must be reported to the Travel Supplier within **72 hours** of the event causing the need to cancel unless the event prevents it, and then as soon as reasonably possible. All other delays of reporting beyond **72 hours** will result in reduced benefit payments.

This plan contains disability protection benefits or health protection benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provide 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 provider.



Insurance Services

WHEN YOU ARE COVERED

"Effective Date" is:

a) **If Trip Cancellation/Interruption Protection is purchased** – 12:01 a.m. following: i) the Postmark of your enrollment form; ii) the date you phone in the enrollment; iii) the date your enrollment form is received by facsimile or iv) the date you submit the enrollment via the Internet, provided that in all cases the proper plan cost has been paid.

b) **If no Trip Cancellation/Interruption Protection is purchased** – 12:01 a.m. on your trip Scheduled Departure Date or 12:01 a.m. following: i) the Postmark of your enrollment form; ii) the date you phone in the enrollment; iii) the date your enrollment form is received by facsimile or iv) the date you submit the enrollment via the Internet, whichever is later, provided that in all cases the proper plan cost has been paid.

c) **For non-residents of the United States**, coverage must be applied for and the appropriate premium paid at the time of application within 5 days of arrival in the United States. The effective date is the earliest of the following: a) 48 hours after the date and time of purchase, with respect to a medical condition that is not related to an Injury; or b) the date and time of purchase, with respect to an Injury. No benefits will be payable in the event of purchase beyond the 5 day limit or purchase for less than the complete duration of the trip and in such cases the coverage will be deemed not effective and the paid premium will be refunded. Proof of arrival date in the United States will be required.

GENERAL EXCLUSIONS AND LIMITATIONS

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

- a) resulting from suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane;
- b) resulting from hostilities or an act of declared or undeclared war;
- c) while participating in maneuvers or training exercises of an armed service;
- d) while riding, driving or participating in races, or speed or endurance contests;
- e) while mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes or other special equipment);
- f) while participating as a member of a team in an organized sporting competition;
- g) while participating in skydiving, hang gliding, bungee cord jumping, scuba diving or deep sea diving;
- h) while piloting or learning to pilot or acting as a member of the crew of any aircraft;
- i) received as a result or consequence of being Intoxicated or under the influence of any controlled substance unless administered on the advice of a legally qualified physician;
- j) to which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation;
- k) resulting from a governmental regulation or prohibition;
- l) unless medically fit to travel at the time of purchase of coverage;
- m) relating to a diagnosed sickness from which no recovery is expected and for which only palliative treatment is provided and which carries a prognosis of death within 12 months of the coverage Effective Date;
- n) resulting from non-physical sickness such as mental, nervous, emotional or personality disorders in any form whatsoever unless the affected person is hospitalized for 3 consecutive days or more after the coverage Effective Date;

- o) due to normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion;
- p) for dental treatment (except as coverage is otherwise specifically provided herein);
- q) where coverage has been purchased for travel to or through a city or country of destination under a travel warning issued by the United States Department of State at the time this protection plan is purchased and the sickness, injury, death, loss or delay was a direct result of the incidents surrounding the travel warning;
- r) resulting from the intentional release of a biological material; or
- s) where the purpose of travel is to receive medical care, medication or treatment.

Some exclusions may not be valid or wording may differ in your state of residence. Please consult your Evidence of Coverage for full details.

PRE-EXISTING CONDITIONS EXCLUSION

This exclusion applies to Trip Cancellation/Interruption and Emergency Medical Expense.

The program does not cover losses or expenses if they result from:

1. Any injury to you or your traveling companion, your business partner or your family member occurring prior to and including the effective date;
2. Any sickness of you or your traveling companion, your business partner or your family member occurring during the 90 days prior to and including the effective date for which treatment by a legally qualified physician has been sought or advised or for which symptoms exist which would cause a prudent person to seek diagnosis, care or treatment.

If you have purchased a program where pre-existing conditions are waived, you are covered for these pre-existing conditions provided:

1. The protection plan was purchased within twenty-one (21) calendar days of the initial Covered Trip payment;
2. The amount of Trip Cancellation/Interruption coverage originally purchased equals the full cost of all pre-paid, non-refundable expense(s);
3. On the date of purchase of your protection plan, you were medically fit and had not filed a claim for Trip Cancellation/Interruption due to a pre-existing illness within 90 days prior to the purchase of your protection plan;
4. You do not have a sickness excluded by General Exclusions "m)" and "n)";
5. Any amount over the maximum waiver amount shown on the Confirmation of Coverage is subject to the Pre-existing Condition exclusion except for Medical Evacuation/Repatriation Benefits where there will be no maximum waiver amount applicable.

If you do not meet the above criteria, you will still be covered for Trip Cancellation/Interruption caused by reasons other than those related to the Pre-existing Condition.



ENROLLMENT

You can enroll in a Travelex TraveLite protection plan by phone, fax, mail or Internet.

Phone

To enroll by phone or for more information, please call:
1-800-228-9792 (M-F, 8:00 a.m. to 8:00 p.m. CT)

Fax

Or fax the completed enrollment form (p. 5) to: **1-800-867-9531**

Mail

If you prefer, you can mail the completed enrollment form along with your credit card information, check or money order payable to **Travelex Insurance Services** to the address below. **Do not send cash through the mail.**

Travelex Insurance Services
PO Box 641070
Omaha, NE
68164-7070

Internet

To enroll via the Internet, go to www.travelexinsurance.com

Remember to upgrade your Medical Coverage

You have the option of upgrading your Emergency Medical Benefits to include an additional \$100,000.

Renting a car on your trip?

Enjoy peace of mind with Rental Vehicle Damage Protection. You can purchase add-on coverage of \$50,000 for just \$6/day for up to a maximum of 31 days when the rental car is booked through your travel supplier.

Don't forget your Flight Accident Protection

- \$1 Million, \$50/person
- \$500,000, \$25/person
- \$300,000, \$15/person

The maximum flight accident coverage is \$1 Million per person, per covered trip.

No trip costs to protect?

You can receive all the protection and assistance benefits of this protection plan without Trip Cancellation/Interruption...see the \$0 band in the Rate Chart on the next page.

BENEFITS & RATES

Benefits (per person)	Amount of Coverage
Trip Cancellation	Trip Cost (\$30,000 limit)
Trip Interruption	150% of Trip Cost (\$45,000 limit)
Trip Delay/Missed Connection	\$750
Itinerary Change	\$250
Emergency Medical Benefits	\$50,000
Medical Expense	
Medical Evacuation/Repatriation	
Baggage	\$1,000
Baggage Delay	\$250
24-hour AD&D	\$10,000
Common Carrier AD&D	\$50,000
Travel Assistance & Concierge	Included
Optional Upgrades	
Emergency Medical Benefits	\$100,000
Rental Vehicle Coverage	\$50,000
Flight Accident	\$300,000/\$500,000/\$1 Million

Trip Cost Use full cost per person	Plan Rate Per Person					
	Ages 0-34	Ages 35-60	Ages 61-70	Ages 71-75	Ages 76-80	Ages 81+
\$0*	\$19	\$29	\$33	\$44	\$54	\$93
\$1 - \$500	\$22	\$32	\$36	\$47	\$57	\$96
\$501 - \$1,000	\$37	\$45	\$57	\$81	\$101	\$160
\$1,001 - \$1,500	\$49	\$62	\$80	\$107	\$144	\$225
\$1,501 - \$2,000	\$66	\$83	\$110	\$153	\$187	\$290
\$2,001 - \$2,500	\$83	\$105	\$136	\$188	\$232	\$355
\$2,501 - \$3,000	\$102	\$124	\$163	\$225	\$275	\$421
\$3,001 - \$3,500	\$117	\$136	\$193	\$262	\$318	\$487
\$3,501 - \$4,000	\$133	\$149	\$221	\$297	\$362	\$552
\$4,001 - \$4,500	\$149	\$170	\$279	\$333	\$404	\$614
\$4,501 - \$5,000	\$166	\$190	\$313	\$370	\$446	\$680
\$5,001 - \$6,000	\$194	\$225	\$346	\$436	\$494	\$744
\$6,001 - \$7,000	\$239	\$283	\$411	\$518	\$581	\$873
\$7,001 - \$8,000	\$284	\$334	\$494	\$629	\$780	\$1,068
\$8,001 - \$9,000	\$317	\$362	\$550	\$707	\$885	\$1,213
\$9,001 - \$10,000	\$354	\$391	\$605	\$780	\$992	\$1,359
Emergency Medical Benefits Upgrade						
All Trips	\$24	\$24	\$44	\$70	\$70	\$140

* \$0 Trip Cost band excludes Trip Cancellation and Interruption.

For rates on travel protection where the trip cost exceeds \$10,000, please call **1-800-228-9792**.

The rates above are for trips from 1-31 days in length. For trips from 32-180 days, add \$5 per day.

Rates are subject to change.



ENROLLMENT FORM

DEPARTURE DATE: (MM/DD/YYYY) / /

RETURN DATE: (MM/DD/YYYY) / /

COUNTRY OF DESTINATION:

NAME OF TOUR OPERATOR:

NAME OF CRUISE LINE:

NAME OF AIRLINE:

PRIMARY TRAVELER: LAST NAME BIRTH DATE: (MM/DD/YYYY) / /

FIRST NAME TRIP COST \$

TRAVELER #2: LAST NAME BIRTH DATE: (MM/DD/YYYY) / /

FIRST NAME TRIP COST \$

TRAVELER #3: LAST NAME BIRTH DATE: (MM/DD/YYYY) / /

FIRST NAME TRIP COST \$

TRAVELER #4: LAST NAME BIRTH DATE: (MM/DD/YYYY) / /

FIRST NAME TRIP COST \$

ADDRESS:

CITY: ST. ZIP:

DAYTIME PHONE:

BENEFICIARY (ESTATE DESIGNATED IF BLANK):

LOCATION NUMBER: 38-0049

PRODUCT NUMBER: B02 02/04

RATE CALCULATION

	Plan Cost	Medical Upgrade	Subtotal
Primary Traveler:	\$ <input type="text"/>	+ <input type="text"/>	= <input type="text"/>
Traveler #2:	\$ <input type="text"/>	+ <input type="text"/>	= <input type="text"/>
Traveler #3:	\$ <input type="text"/>	+ <input type="text"/>	= <input type="text"/>
Traveler #4:	\$ <input type="text"/>	+ <input type="text"/>	= <input type="text"/>

Subtotal for all Travelers = \$

For Trips 32-180 days long: (include departure & return dates in calculation)

\$5 x x = \$

(# of days over 31) (# of adult participants)

Rental Vehicle Damage Protection:

\$6 x (# of days up to 31) = \$

Pickup date: / / Return date: / /

Optional Flight Coverage: (Maximum \$1 Million/person)

\$1,000,000 Protection for \$50 x = \$

or (# of travelers)

\$500,000 Protection for \$25

or

\$300,000 Protection for \$15

Non-refundable processing fee \$ 5

Total Amount Due and authorized as payment below = \$

PAYMENT DETAILS

Visa® MasterCard® Discover® American Express®

Expiration Date: / / (MM/YYYY)

Full Name: _____
(Print as it appears on credit card)

Check or Money Order (payable to Travelex Insurance Services)

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Signature: _____
(Mandatory for all payment options) **Date:** / /

Plan fees are non-refundable after 10 day review period.
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