

What kind of travel benefits are there?

BASIC COMPRHENSIVE PLAN BENEFITS

BENEFIT LIMITS:

Trip Cancellation	Up to Trip Cost
Trip Interruption	150% Trip Cancellation Limit
Travel Delay (\$150/day)	\$500 after 6 hrs
Missed Connection	\$300
Loss of Baggage/Personal Effects	\$1000
Baggage Delay	\$200 after 24 hrs
Emergency Medical/Dental	\$50,000
Emergency Medical Transportation	\$250,000
24 hr Accidental Death & Dismemberment	\$10,000
24 hr Assistance	Included
* Up to a maximum of \$20,000 (for age 81 and over, maximum of \$10,000) per person. Combined Total Cost of Trip cannot exceed \$40,000	

BASIC POST DEPARTURE BENEFITS:

Trip Interruption	\$1000
Travel Delay (\$150/day)	\$500 after 6 hrs
Missed Connection	\$300
Loss of Baggage/Personal Effects	\$1000
Baggage Delay	\$200 after 24 hrs
Medical/Dental Expense	\$50,000
Medical Evacuation/Repatriation	\$250,000
24 hr Accidental Death & Dismemberment	\$10,000
24 hr Assistance	Included

DELUXE COMPRHENSIVE PLAN BENEFITS

Trip Cancellation	Up to Trip Cost
Trip Interruption	150% Trip Cancellation Limit
Travel Delay (\$150/day)	\$1000 after 6 hrs
Missed Connection	\$300
Loss of Baggage/Personal Effects	\$1000
Baggage Delay	\$300 after 24 hrs
Emergency Medical/Dental	\$100,000
Emergency Medical Transportation	\$300,000
24 hr Accidental Death & Dismemberment	\$25,000
24 hr Assistance	Included
* Up to a maximum of \$20,000 (for age 81 and over, maximum of \$10,000) per person. Combined Total Cost of Trip cannot exceed \$40,000	

DELUXE POST DEPARTURE BENEFITS:

Trip Interruption	\$1000
Travel Delay (\$150/day)	\$1000 after 6 hrs
Missed Connection	\$300
Loss of Baggage/Personal Effects	\$1000
Baggage Delay	\$300 after 24 hrs
Medical/Dental Expense	\$100,000
Medical Evacuation/Repatriation	\$300,000
24 hr Accidental Death & Dismemberment	\$10,000
24 hr Assistance	Included

OPTIONAL BENEFITS

Flight Accident Plan	\$100,000
Flight Accident Plan	250,000

Never worry again about your travel plans. Purchase the TravelLeaders Travel Protection and feel secure.



AXA ASSISTANCE
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Chicago, IL 60603
Call 1-866-332-2731 Or 1-312-935-3719

**COMPREHENSIVE QUALITY
 WORLDWIDE TRAVEL
 PROTECTION**

**TravelLeaders
 Travel Protection**



Travel Insurance that offers the ultimate peace of mind to protect your travel investment, and provides cash-less medical expense coverage.

TravelLeaders Travel Protection is committed to protecting all aspects of your trip. We have worked very hard to become one of the industry leaders in travel protection and offer competitive pricing, comprehensive trip protection and an outstanding reputation for service.

TravelLeaders Travel Protection consists of the finest travel protection benefits, which protect you from unexpected occurrences that can happen around the world or around the corner

Why Purchase Travel Protection?

- ❖ You, your family, domestic partner or even your travel companions become sick or injured and this prevents you from traveling.
- ❖ You arrive at your destination and your luggage is lost or damaged.
- ❖ Your plane is delayed and you end up paying additional expenses.
- ❖ You become ill or injured abroad and need medical assistance.
- ❖ You are injured during your trip and need to be

What's included in the Travel Protection?

Pre-Existing Condition Waiver: The Pre-Existing Condition exclusion is waived provided You purchase TravelLeaders Travel Protection within ten (10) days of Your initial Trip payment; protect the full non-refundable cost of Your Trip; are medically able to travel on the date You purchase TravelLeaders Travel Protection and have not filed a Trip Cancellation claim due to a Pre-Existing Condition within 180 days prior to the Effective Date of Your Protection Plan.



What's included in the Travel Protection? (Cont'd)

Cash-less Medical Expenses:

With TravelLeaders Travel Protection, your medical expenses are paid up front, without need of disbursement. In the event that a hospital does not recognize your medical insurance, or if you are outside your country of residence, TravelLeaders Travel Protection will guarantee your hospital admission for you or your dependents by validating your health coverage and paying up front your medical expenses. Benefits will be up to the maximum described in the schedule of benefits per person, per trip, for eligible medical expenses if you become ill or injured during the trip.

Bankruptcy and Default Protection: If You purchase TravelLeaders Travel Protection within ten (10) days of Your initial Trip payment and for the full non-refundable cost of Your Trip, You will be eligible for benefits up to a maximum limit of \$20,000 or the benefit amount protected, whichever is less, due to the Bankruptcy or Default of an airline, cruise line, or tour operator (other than the travel agent or Travel Supplier that solicited this Protection Plan and from whom You purchased Your Travel Arrangements) which stops service more than fourteen (14) days following Your Protection Plan Effective Date. Your scheduled Departure Date must be no more than fifteen (15) months beyond the Effective Date of Your Protection Plan. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination.

The Bankruptcy or Default benefit is excess and secondary to all other forms of indemnity.

Terrorism Protection: If You purchase TravelLeaders Travel Protection within ten (10) days of Your initial Trip payment and for the full non-refundable cost of Your Trip, You will be eligible for benefits up to Your protected Trip cost if You cancel Your Trip due to a Terrorist Incident. The Terrorist Incident must occur in a city listed on Your itinerary within 30 days prior to Your Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident which is causing Your cancellation. Benefits are not provided if Your Travel Supplier offers a substitute itinerary.

The Double Advantage: You may cancel the Protection Plan by giving us written notice within either 20 days from the date of issuance of Your Protection Plan, or Your Departure Date whichever occurs first. If You do this, we will refund Your plan cost in full (excluding the administration fee).

Description of Travel Protection Benefits

TRIP CANCELLATION

You are eligible for benefits up to the amount protected for unused nonrefundable prepaid expenses for Travel Arrangements whenever You are prevented from taking a Trip for any of the following reasons that occur after the Effective Date of Your Protection Plan:

- ❖ Sickness, Injury or death involving You or Your Traveling Companion or Your Business Partner or Family Member of either You or Your Traveling Companion which results in medically imposed restrictions as certified by a Legally Qualified Physician at the time of loss preventing Your continued participation in the Trip;
- ❖ Unannounced Strike which causes complete cessation of services of Your Common Carrier for at least 48 consecutive hours;
- ❖ Weather which causes complete cessation of services of Your Common Carrier for at least 48 consecutive hours;
- ❖ Employer Termination or layoff affecting You or a person(s) sharing the same room during Your Trip. Employment must have been with the same employer for at least 3 continuous years;
- ❖ Primary Residence of You or Your Traveling Companion is rendered uninhabitable by unforeseen circumstances;
- ❖ Burglary of You or Your Traveling Companion's Primary 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;

If You purchase TravelLeaders Travel Protection within ten (10) days of Your initial Trip payment and for the full non-refundable cost* of Your Trip, You will be eligible for benefits up to a maximum limit of \$20,000 or the benefit amount protected, whichever is less, due to the Bankruptcy or Default of an airline, cruise line, or tour operator (other than the travel agent or Travel Supplier that solicited this Protection Plan and from whom You purchased Your Travel Arrangements) which stops service more than fourteen (14) days following Your Protection Plan Effective Date. Your scheduled Departure Date must be no more than fifteen (15) months beyond the Effective Date of Your Protection Plan. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. The Bankruptcy or Default benefit is excess and secondary to all other forms of indemnity. *For the Post-Departure Plan You must protect the full length of Your Trip;

TRIP CANCELATION (CONT'D)

- ❖ If You purchase Travelers Travel Protection within (10) days of Your initial Trip payment and for the full non-refundable cost of Your Trip, You will be eligible for benefits up to Your protected Trip cost if You cancel Your Trip due to a Terrorist Incident. The Terrorist Incident must occur in a city listed on your itinerary within 30 days prior to Your Scheduled Departure Date. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident, which is causing your cancellation. Benefits are not provided if Your Travel Supplier offers a substitute itinerary;
- ❖ Hijack, quarantine, jury duty, or court ordered appearance as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- ❖ You or Your Traveling Companion are called to emergency military duty for a national disaster other than war;
- ❖ Traffic accident, substantiated by a police report, directly involving either You or a Traveling Companion while en route to a scheduled departure point;
- ❖ Your family or friends living abroad with whom You were planning to stay, are unable to accommodate You due to life threatening illness, life threatening injury or death of one of them;
- ❖ If Your Travel Supplier cancels Your Trip, You are eligible for benefits equal to the amount protected for your airline tickets or the value of the reissue fee. You must have protected the entire cost of Your Trip including the airfare. (Does not apply to Post Departure Plan). 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, report the event as soon as possible. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

TRIP INTERRUPTION

(POST DEPARTURE PLAN – RETURN AIR ONLY)

If you are prevented from completing a Trip for any of the reasons listed under the Trip Cancellation section that occur after Your Protection Plan Effective Date and after the departure date of the Trip, You are eligible up to the benefit amount protected for:

- ❖ Any unused prepaid expenses for Travel Arrangements;
- ❖ Return air: One way Economy Transportation to return to Your original destination or rejoin Your Trip less the value of the original unused return travel ticket;

Single supplement upgrade –You are eligible for benefits when Your Traveling Companion cancels or interrupts a trip for a specified reason and you do not.

TRAVEL DELAY

You are eligible for benefits up to the benefit amount shown for: a) Additional Transportation Cost to join the Trip or return home, including up to \$150 per day, up to the maximum benefit limit, for reasonable accommodations and meals, if Your delay requires an unplanned overnight stay; or b) unused nonrefundable portion of the prepaid expenses as long as the expenses are supported by proof of purchase and are not reimbursable by any other source. Delay must be for 6 hours or more and certified due to one of the following reasons: 1) Delay of Common Carrier (which is certified by the Common Carrier); 2) A traffic accident in which You were not directly involved (substantiated by a police report); 3) Documented weather condition preventing You from getting to the point of departure; 4) Quarantine, hijacking, Strike, natural disaster, terrorism or riot; 5) Lost or stolen passports, travel documents or money (must be substantiated by a report to the police or the appropriate authority).

MISSED CONNECTION

Provides benefits up to the benefit amount shown for: 1) Additional Transportation Cost to join the cruise or tour; 2) Accommodation and hotel expenses, if You miss Your cruise or tour departures because Your airline flight was cancelled or delayed for at least 3 hours due to one of the following reasons: 1) Delay of Common Carrier (which is certified by the Common Carrier); or 2) Documented weather conditions.

BAGGAGE & PERSONAL EFFECTS

You are eligible for benefits up to the benefit amount shown for lost, stolen, or damaged baggage or personal items subject to a maximum reimbursement of up to \$250 per article. The lesser of the following amounts will be paid: i) the actual cash value (cost less proper deduction for depreciation) at the time of loss, theft or damage; ii) the cost to repair or replace the article with material of a like kind and quality. A maximum of \$500 applies to the total amount payable for loss of any or all of the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, articles trimmed with fur, cameras and their accessories and related equipment. In addition, the following reimbursements are included in this benefit: 1) Lost or stolen passport or visa (\$50 maximum); 2) Lost or stolen credit cards (cost associated with the unauthorized use – \$50 maximum subject to verification that You have complied with all conditions of the credit card company).

BAGGAGE DELAY

If Your checked baggage is delayed or misdirected while on Your Trip for more than 24 hours from Your time of arrival at Your destination other than Your residence by a Common Carrier, You are eligible for benefits up to the benefit amount shown for the expense of necessary purchases of personal items as long as the expense is substantiated by receipts for purchases. The Common Carrier must certify the delay.

MEDICAL EXPENSE

With Travelers Travel Protection, your medical expenses are paid up front, without need of disbursement. In the event that a hospital does not recognize your medical insurance, or if you are outside your country of residence, Travelers Travel Protection will guarantee your hospital admission for you or your dependents by validating your health coverage and paying up front your medical expenses. Benefits will be up to the maximum described in the schedule of benefits per person, per trip, for eligible medical expenses if you become ill or injured during the trip.

You are eligible for benefits up to the benefit amount shown for: Eligible Medical Expenses incurred during Your trip as a result of an Injury which occurs or Sickness which first manifests itself during the Trip. Benefits will include expenses for emergency dental treatment not to exceed \$750. Advance payment will be made to a Hospital, subject to the applicable benefit amount if needed to secure Your admission to a Hospital because of Sickness or Injury which first occurs during the course of the Trip. The authorized Assistance Company will coordinate advance payment to the Hospital. In all cases, benefits will not be paid in excess of the Usual and Customary Charges.

MEDICAL EVACUATION / REPATRIATION

You are eligible for benefits up to the benefit amount shown for: 1) Medical Evacuation which is determined by a Legally Qualified Physician and the authorized Assistance Company's medical director when Injury or Sickness is acute or life threatening and adequate treatment is not available at a local Hospital. Transportation will be provided to the closest Hospital or medical facility capable of providing adequate treatment; 2) Medical Repatriation is provided when it is deemed Medically Necessary by a Legally Qualified Physician and the authorized Assistance Company for You to return to Your home or a Hospital near Your home for continued treatment. Transportation Expense incurred will be paid for You via one-way Economy Transportation; or commercial upgrade, based on Your condition as recommended by the local attending Legally Qualified Physician and the authorized Assistance Company: a) to return to Your permanent residence or b) to be moved to a Hospital or medical facility closest to Your permanent place of residence capable of providing that treatment; 3) Either: a) transportation will be provided for the return trip home via Economy Transportation for any dependent children under 18 who are accompanying You if You are confined to a Hospital for more than 7 consecutive days; or b) if You are traveling alone and are confined to a Hospital for more than 7 consecutive days, this benefit will provide one round-trip Economy Transportation for a person of Your choice to visit You in a Hospital. These benefits provide the most appropriate and Economical Transportation by the most direct and economical route. This benefit for land or air transportation includes, but is not limited to, commercial stretcher, medical escort, or the Usual and Customary Charges for air ambulance, provided such transportation has been pre-approved and arranged by the authorized Assistance Company. Benefits are calculated less the value of an unused return travel ticket.

MEDICAL EVACUATION / REPATRIATION (CONT'D)

If benefits are payable under Your Protection Plan and You have other insurance that may provide benefits for this same loss, we reserve the right to recover from such other insurance. Note, Pre-Existing Condition limitation is automatically waived for the Medical Evacuation / Repatriation Benefit.

ACCIDENTAL DEATH AND DISMEMBERMENT

You are eligible for benefits 24 hours a day, up to the benefit amount shown, when You sustain Injuries resulting in any of the listed Type of Loss, within 180 days from the date of accident, while on a Trip.

OPTIONAL FLIGHT ACCIDENT

These benefits apply up to the amount purchased for accidental death, dismemberment or loss of sight as a result of an accident while a passenger on a regularly scheduled air flight, a land or water conveyance provided by the airline as a substitute for an aircraft, a Common Carrier while en route to or from the airport, or at the airport immediately before boarding or after disembarking from an aircraft.

TRAVEL ASSISTANCE SERVICES

The Travel Assistance feature provides a variety of travel related services. Services offered include: Medical evacuation • Medically necessary repatriation • Repatriation of remains • Medical or legal referral • Hospital admission guarantee • Translation service • Lost Baggage retrieval • Inoculation information • Passport / visa information • Emergency cash advance* • Prescription drug / eyeglass replacement* • Bail bond*

** Payment reimbursement to the Assistance Company is your responsibility.*

Travel assistance services are provided by an independent organization and not by TIG Premier Insurance Company, Ranger Insurance Company; TIG Insurance Company or Travel Insured International. There may be times when circumstances beyond the Assistance Company's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help you resolve your emergency situation.

WHEN YOUR BENEFITS APPLY

The "Effective Date" of Your Protection Plan begins at 12:01 a.m. following the postmark of Your application, or 12:01 a.m. following the date You apply by phone or fax and pay the proper amount. Trip Cancellation Benefit and Assistance Services begin on the Effective Date. Travel Delay Benefit is in force while You are en route to and from Your Trip. All Other Benefits begin on 12:01 a.m. on Your Scheduled Departure Date or Your Protection Plan Effective Date, whichever is later. Benefits end when You cancel Your Trip, when You return home, or when You complete the term of Your Trip.

WHEN BENEFITS ARE NOT PAYABLE UNDER THIS PLAN

Unless otherwise stated, benefits are not payable for Sickness, Injuries or losses of You or Your Traveling Companion 1) Resulting from suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only); 2) Resulting from an act of declared or undeclared war or occurring while participating in maneuvers or training exercise of an armed service; 3) Occurring while or resulting from riding, driving or participating in races, or speed or endurance contests; 4) Occurring while or resulting from mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes or other special equipment); 5) Occurring while or resulting from participating as a member of a team in an organized sporting competition; 6) Occurring while or resulting from participating in skydiving, hang gliding, bungee cord jumping, scuba diving or deep sea diving; 7) Occurring while or resulting from piloting or learning to pilot or acting as a member of the crew of any aircraft; 8) 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; 9) To which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation; 10) Due to normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion; 11) Due to dental treatment (except as otherwise specifically provided herein); 12) Due to a Pre-Existing Condition. This exclusion is waived if; You purchase Your Protection Plan within 10 days of Your initial Trip payment; for the full non-refundable cost of Your Trip; and You are medically able to travel when You pay for Your Protection Plan; and You have not filed a Trip Cancellation claim due to a Pre-Existing Condition within 180 days prior to the effective date of Your Protection Plan. Note: Pre- Existing condition limitation is automatically waived for Medical Evacuation/ Repatriation benefits; 13) Due to a Mental or Nervous Condition unless hospitalized.

WHAT IS NOT PAYABLE UNDER BAGGAGE/ PERSONAL EFFECT OR BAGGAGE DELAY BENEFIT

Benefits are not payable for loss of any of the following: a) animals, b) automobile or automobile equipment, boats or other vehicles or conveyances, trailers, motors, aircraft, bicycles (except when checked as baggage with a Common Carrier); c) household effects and furnishings, antiques or collectors items; d) sunglasses (prescription or non-prescription) or contact lenses; e) artificial teeth or dental bridges; f) hearing aids; g) prosthetic limbs; h) prescribed medications; i) keys; j) money, credit cards, tickets, documents (except as otherwise specified under the benefit description) or securities; k) stamps; l) professional or occupational equipment or property (whether or not electronic business equipment), telephones or computer hardware or software.

PLAN DEFINITIONS

"**Bankruptcy**" means the filing of a petition for voluntary or involuntary bankruptcy in a court of competent jurisdiction under Chapter 7 or Chapter 11 of the United States Bankruptcy Code 11 U.S.C. 101 et seq.

"**Common Carrier**" means any public land, air or water conveyance operating under a valid license providing for the transportation of passengers for hire.

"**Default**" means the inability to provide contracted services due to a financial failure. "**Domestic Partner**" means a person who is at least eighteen years of age and You can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of continuous cohabitation throughout the 180 day period prior to the Effective Date of Your Plan; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

"**Family Member**" means any of the following who resides in the United States, Canada, or Mexico: You or Your Traveling Companion's: legal spouse (or common-law spouse where legal), legal guardian, 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), grandchild, aunt, uncle, niece or nephew. Domestic Partner, a caregiver who lives with and is employed by You, or a person for whom You are the primary caregiver with whom You have lived for 12 continuous months prior to the effective date of Your plan, whether or not they travel with You.

"**Pre-Existing Condition**" means any Injury, Sickness or condition (including any condition from which death ensues) of You, or Your Traveling Companion, You or Your Traveling Companion's Family Member or Your Business Partner which within the one hundred and eighty (180) day period prior to the Effective Date of Your Protection Plan: 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. (Note, In California, part "a" is not applicable).

"**Scheduled Departure Date**" means the date on which You are originally scheduled to leave on Your Trip.

"**Scheduled Return Date**" means the date on which You are originally scheduled to return to the point of origin or the original final destination.

"**Travel Arrangements**" mean: a) transportation; b) accommodations; and c) other specified services arranged by the Travel Supplier for the Trip.

"**Traveling Companion**" means a person or persons with whom You; a) have coordinated Travel Arrangements; and b) intend to travel with during the Trip. Note: a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

"**Trip**" means scheduled trips, tours or cruises for which: a) benefits are requested; and b) the required plan cost is submitted prior to the Scheduled Departure Date.

"**You**" or "**Your**" means the individual named on the enrollment form who has purchased a Trip and for whom the required cost for the Protection Plan has been paid.

Products underwritten by TIG Premier Insurance Company and Ranger Insurance Company under the management of Fairmont Specialty Group. In addition, TIG Insurance Company, affiliated with TIG Specialty will be used in select states.

Basic Comprehensive Protection Plan Rates

Age of Traveler

Tour Cost	0-40	41-55	56-70	71-80	81+
\$0-\$500	\$29	\$34	\$52	\$75	\$123
\$501-\$1000	\$39	\$49	\$73	\$105	\$172
\$1001-\$1500	\$52	\$61	\$94	\$135	\$227
\$1501-\$2000	\$66	\$83	\$126	\$170	\$289
\$2000-\$2500	\$90	\$105	\$158	\$242	\$427
\$2501-\$3000	\$111	\$126	\$189	\$292	\$553
\$3001-\$3500	\$126	\$147	\$232	\$342	\$641
\$3501-\$4000	\$140	\$164	\$258	\$398	\$745
\$4001-\$4500	\$152	\$182	\$302	\$458	\$842
\$4501-\$5000	\$168	\$211	\$348	\$515	\$940
\$5001-\$5500	\$215	\$249	\$452	\$626	\$1127
\$5501-\$6000	\$238	\$275	\$506	\$687	\$1235
\$6001-\$6500	\$262	\$302	\$549	\$746	\$1342
\$6501-\$7000	\$278	\$322	\$603	\$816	\$1467
\$7001-\$8000	\$311	\$359	\$646	\$896	\$1657
\$8001-\$9000	\$355	\$410	\$743	\$1010	\$1871
\$9001-\$10000	\$402	\$464	\$840	\$1130	\$2092
\$10001-\$20000*	5.39%	5.93%	8.63%	12.20%	N/A

*Rates are percent of tour cost

Basic Post Departure Protection Plan Rates

Age of Traveler

Trip Length	0-40	41-55	56-70	71-80	81+
1-4 Days	\$8	\$11	\$19	\$23	\$41
5-8 Days	\$18	\$22	\$37	\$46	\$79
9-15 Days	\$30	\$37	\$64	\$78	\$132
16-23 Days	\$47	\$57	\$94	\$123	\$203
24-30 Days	\$70	\$84	\$139	\$198	\$292

* Maximum number of days for any one trip is 30 Days.
Charge of \$4 per day is added to trips over 30 days

Basic Optional Add-On Coverages

Flight Accident Plan - \$100,000	\$10
Flight Accident Plan - \$250,000	\$21

GOLD Comprehensive Protection Plan Rates

Age of Traveler

Tour Cost	0-40	41-55	56-70	71-80	81+
\$0-\$500	\$35	\$42	\$57	\$97	\$158
\$501-\$1000	\$48	\$72	\$91	\$135	\$223
\$1001-\$1500	\$63	\$91	\$111	\$175	\$293
\$1501-\$2000	\$80	\$124	\$143	\$219	\$373
\$2000-\$2500	\$109	\$156	\$187	\$279	\$552
\$2501-\$3000	\$137	\$187	\$229	\$345	\$716
\$3001-\$3500	\$177	\$213	\$272	\$409	\$829
\$3501-\$4000	\$197	\$241	\$331	\$482	\$963
\$4001-\$4500	\$224	\$276	\$384	\$560	\$1089
\$4501-\$5000	\$251	\$310	\$437	\$627	\$1215
\$5001-\$5500	\$319	\$363	\$494	\$809	\$1457
\$5501-\$6000	\$349	\$398	\$572	\$888	\$1596
\$6001-\$6500	\$380	\$433	\$650	\$963	\$1736
\$6501-\$7000	\$415	\$472	\$710	\$1055	\$1896
\$7001-\$8000	\$457	\$520	\$797	\$1158	\$2142
\$8001-\$9000	\$514	\$586	\$901	\$1306	\$2418
\$9001-\$10000	\$576	\$655	\$1007	\$1460	\$2705
\$10001-\$20000*	6.97%	7.66%	11.16%	15.77%	N/A

*Rates are percent of tour cost

GOLD Post Departure Protection Plan Rates

Age of Traveler

Trip Length	0-40	41-55	56-70	71-80	81+
1-4 Days	\$11	\$14	\$25	\$30	\$53
5-8 Days	\$23	\$29	\$48	\$59	\$103
9-15 Days	\$38	\$48	\$79	\$101	\$171
16-23 Days	\$60	\$74	\$122	\$159	\$263
24-30 Days	\$90	\$108	\$179	\$256	\$378

* Maximum number of days for any one trip is 30 Days.
Charge of \$8 per day is added to trips over 30 days

GOLD Optional Add-On Coverages

Flight Accident Plan - \$100,000	\$13
Flight Accident Plan - \$250,000	\$25

APPLICATION

Please make sure to complete the entire application and to print clearly the names and birthdates of all travelers.

TRIP INFORMATION

Agency Acct #	
Departure Date	
Destination	
Return Date	
Trip Deposit Date	
Tour/Cruiseline	
Beneficiary	

PURCHASER INFORMATION

Name	
Address	
City	
State	Zip
Date of Birth	
Phone #	

You Must be a US Citizen or Resident to Purchase

FAMILY MEMBERS TRAVELING WITH YOU

List only the Family Member traveling with you whom you are purchasing travel protection.

	NAME	D.O.B.
#2		
#3		
#4		
#5		

