

Travel Protection Plan

(Policy No: A369W)



For trips less than \$5,000: \$149.00 For trips more than \$5,000: \$199.00

Sometimes it happens — an emergency at home or a sickness causes people to cancel their vacation or interrupt their trip. We hope this doesn't happen to you, but if it does, what about the financial costs involved? And what about losing your personal belongings or becoming ill while on your trip?

Because these unfortunate events can occur, a travel protection plan offered and administered by Trip Mate, Inc. is available with all WorldStrides travel arrangements. This high-quality travel protection plan covers your vacation investment, your belongings, and most importantly, you. This travel protection plan covers you even if you must cancel or interrupt your trip due to a pre-existing medical condition — if you purchase the plan at or before the final payment for your trip.

Outlined below are the major benefits of the plan. A "Description of Coverage" brochure which provides complete details of the plan, including conditions, exclusions and limitations will be included with your initial invoice and is also available to you, upon request, at any time prior to your purchase of the plan.

Please Note: This advertisement does not constitute or form any part of the Travel Protection Plan Certificate or any other contract of any kind. Plan benefits, limits, and provisions may vary by state jurisdiction. For full plan details online, go to: www.tripmate.com/wpA369W.

CANCELLATION/INTERRUPTION - TRIP COST: If you cancel your Trip for a covered reason, you will be reimbursed up to the amount in the Schedule, for the amount of unused non-refundable prepaid payments or deposits that you paid for the Trip. If you have to interrupt your Trip due to a covered injury, sickness or death — your own or that of a Traveling Companion or Family Member — or for other Unforeseen Events, as defined, you will be reimbursed up to the Trip cost for unused land or water travel arrangements, plus additional transport charges paid to return home or to rejoin your Trip.

MEDICAL EXPENSE/EMERGENCY ASSISTANCE - \$50,000/\$50,000: Provides reimbursement on an Excess basis for reasonable and customary medical expenses of a covered Injury or Sickness that occurs while on your WorldStrides Trip, expenses incurred after the trip are not covered; or for emergency dental treatment received during your Trip not to exceed \$750; the cost of emergency transport to home or an appropriate Hospital, including escort expense (both, if deemed necessary by the attending Physician), for a covered Injury or Sickness that occurs while on your Trip, or the cost of homeward carriage if deceased.

TRIP DELAY - \$750: Provides reimbursement up to \$150 per day (maximum \$750) for reasonable accommodation and traveling expenses until travel becomes possible if you are delayed for 12 hours or more due to a covered reason such as: any Common Carrier delay; Injury, Sickness or death of you or your Traveling Companion; quarantine; loss of passport, travel documents or money; or natural disaster.

ACCIDENTAL DEATH & DISMEMBERMENT - \$25,000: These benefits are paid if loss occurs within 180 days of a covered Injury that occurs while on your WorldStrides Trip.

BAGGAGE AND PERSONAL EFFECTS - \$1,000: Coverage for direct physical loss or damage to your Baggage, passports or visas while on your Trip. A \$600 maximum limit applies to jewelry, watches, cameras and camera equipment, and furs — a \$300 per article limit applies to all other items. If, while on your Trip, your Baggage is delayed for 24 hours or more, we will pay up to \$300 for the purchase of necessary additional clothing and personal articles. Musical Instruments have a \$2,000 limit.

CONDITIONS & LIMITATIONS: Certain exclusions and limitations apply and are detailed in the "Description of Coverage" brochure. For example, coverage does not apply to: any sickness or condition of you, a Traveling Companion or Family Member traveling with you that existed during the 60 days prior to the effective date of the coverages (this exclusion is waived if your premium is received at or before final payment for your Trip), suicide, normal pregnancy, war or any act of war. Unforeseen events, as defined, includes the following events or their consequences: Cancellation or Interruption of your Trip due to: Inclement Weather or unannounced Strike that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours, a documented traffic accident while enroute to departure; being hijacked or quarantined; jury duty; destruction of your home or destination by fire, flood, burglary or natural disaster within 10 days of departure; being called to the emergency service of government to provide aid or relief in the event of a natural disaster; a documented theft of passports or visas; a transfer of employment; involuntary job termination (must be employed with same employer for 1 year); a politically motivated Terrorist Attack occurs within the territorial limits of the City listed on Your itinerary (within 90 days of Your departure). The Terrorist Attack must occur after the Effective Date of Your Trip Cancellation coverage; or revocation of military leave.

*The Travel Protection Insurance Plan is underwritten by: Arch Insurance Company, New York, NY. Benefits are administered by: Trip Mate, Inc., 9225 Ward Parkway, Suite 200, Kansas City, Missouri, 64114, 800-888-7292 (*In CA, dba Trip Mate Insurance Agency).*