

# Exclusions & Limitations

The following exclusion applies to the Emergency Medical and Dental Expense, Trip Cancellation, Trip Interruption, Trip Delay and Missed Cruise Connection coverages: We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the plan, including death that results therefrom. This exclusion does not apply to benefits under covered expenses for Emergency Medical Evacuation or Repatriation of Remains of the Medical Protection coverage.

The following exclusion applies to the Accidental Death & Dismemberment coverage: We will not pay for loss caused by or resulting from Sickness of any kind.

The following exclusions apply to all coverages: We will not pay for any loss under the plan, caused by, or resulting from: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders except if hospitalized (does not apply to Medical Expense Benefits); being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy or resulting childbirth (except for complications of pregnancy or as specifically provided under Trip Cancellation) or elective abortion; participation as a professional in athletics while on the covered trip; riding or driving in any motor competition; declared or undeclared war, or any act of war; civil disorder (does not apply to Trip Delay); travel warning/alert; service in the armed forces of any country; operating or learning to operate any aircraft, as pilot or crew; scuba diving, mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company; any criminal acts, committed by you; a loss or damage caused by detention, confiscation or destruction by customs; elective treatment and procedures; medical treatment during or arising from a covered trip undertaken for the purpose or intent of securing medical treatment; a loss that results from an illness, disease, or other condition, event or circumstance and the loss occurs at a time when the plan is not in effect for you; a diagnosed sickness from which no recovery is expected and which only palliative treatment is provided and which carries a prognosis of death within 12 months of your effective date; sickness, injury or death if insurance is purchased after entering a hospice facility or receiving hospice treatment. Please refer to your Description of Coverage for Baggage/Baggage Delay and Rental Car Damage exclusions.

DEFINITIONS: Pre-Existing Condition means an illness, disease, or other condition during the 60 day period immediately prior to your effective date for which you or your Traveling Companion, Domestic Partner, Business Partner or Family Member scheduled or booked to travel with you: 1) received or received a recommendation for a diagnostic test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

This plan provides insurance coverage for a covered trip. The purchase of travel insurance is not required to purchase any other product or service from the travel retailer. You may already have coverage that provides similar benefits and you may wish to compare the terms of this coverage with your existing coverage. If you have questions about your current coverage, call your insurer or agent. The travel retailer is not qualified to answer questions about the benefits, exclusions or conditions of the travel insurance. Travelex Insurance Services, Inc. 9140 West Dodge Road, Suite 300, Omaha, NE 68114. Toll free 1-800-504-7883. Email: customersolutions@travelexinsurance.com.

California Residents: California Insurance Department: Toll free consumer hotline is 1-800-927-7357. Travelex CA Agency License #0D10209

New York Residents: The licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, the producer's expenses or volume of business. The purchaser may request and obtain information about the producer's compensation except as otherwise provided by law.

**This brochure is a brief summary of the program, please review the Description of Coverage for an outline of benefits and amounts of coverage available to you.** Your Individual Policy or Group Certificate will govern the final interpretation of any provision or claim. To view your state-filed form, please visit [www.travelexinsurance.com/SBPlans.aspx](http://www.travelexinsurance.com/SBPlans.aspx) or call 1-800-819-9004 to obtain your Individual Policy in the following states: IL, IN, KS, LA, OH, OR, VT, WA and WY or your Group Certificate for all other states. ©2017 Travelex Insurance Services, Inc. 1752323

# Meet Your Travel Needs

Before you leave home, consider the unexpected. It's important to protect you and your trip investment in today's travel environment. Relax and enjoy your trip with this value-driven plan to meet your essential travel needs.

## Hospital of Choice

Medical transportation to the nearest suitable hospital of your choice.

## Post Departure Protection

Select the \$0 trip cost level if you don't need cancellation coverage. Receive all other base plan benefits, plus \$500 in trip interruption coverage.

## Ten Day Free Look

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

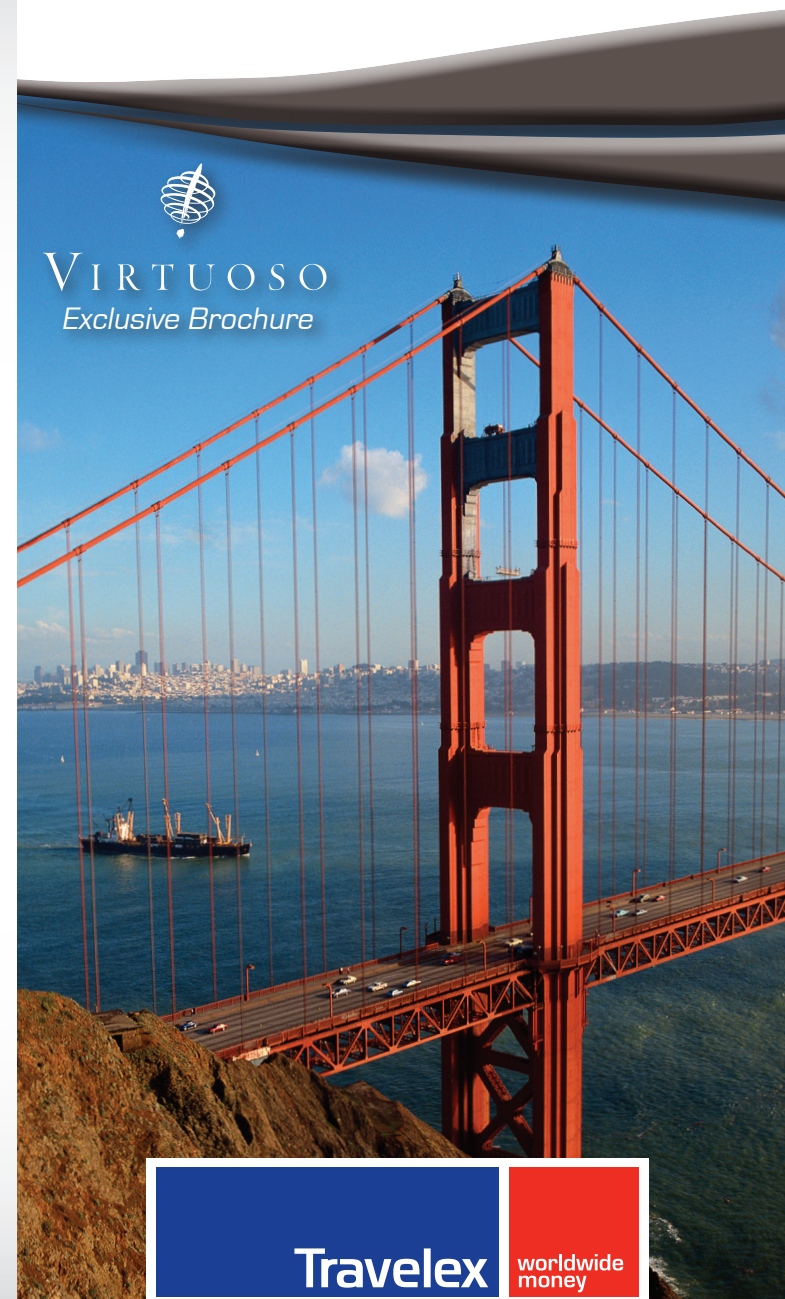


Please utilize the location number and agent code below when getting a quote or enrolling.

LOCATION NUMBER	AGENT CODE
COMPANY NAME	

# Travel Basic

## Essential Travel Protection



VIRTUOSO  
Exclusive Brochure



Insurance Services

# Benefit Highlights

## Trip Cancellation & Interruption

Protect travel investments and recover non-refundable, prepaid trip costs if a trip is cancelled or interrupted due to a covered reason. Refer to the Description of Coverage for details.

- Covered Sickness, Injury or Death<sup>1</sup>
- Financial Insolvency
- Home Uninhabitable
- Documented Traffic Accident en Route
- Involuntary Employment Termination/Transfer
- Military Duty for Natural Disaster
- Death/Hospitalization of Destination Host
- Common Carrier Cancellations/Delays
- Pregnancy (trip cancellation only)<sup>2</sup>
- Inclement Weather
- Organized Labor Strike
- Quarantine
- Hijacking
- Jury Duty
- Subpoena
- Documented Passport/Visa Theft

## Trip Delay

Provides reimbursement for additional costs such as accommodations, transportation, and meals if a trip is delayed 5 hours or more for a covered reason.

## Missed Cruise Connection

Includes reimbursement for unused, non-refundable expenses and additional costs such as accommodations, transportation and meals if your connection is missed by 3 hours or more for a covered reason.

## Baggage & Personal Effects

Provides reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

## Baggage Delay

Includes reimbursement for personal articles and expenses if bags are delayed for 12 hours or more.

## Emergency Medical Expenses

Provides coverage for emergency medical treatment if a sickness or injury occurs while traveling.

## Emergency Medical Evacuation

Provides coverage for emergency evacuation, if necessary, to the nearest suitable hospital of your choice, also includes repatriation.

## Travel Assistance & Concierge<sup>3</sup>

Includes a wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents or baggage, event ticketing, business services, and much more.

<sup>1</sup> Of you, a traveling companion, family member, domestic partner or business partner.

<sup>2</sup> When pregnancy occurs after the effective date of coverage.

<sup>3</sup> Provided by the designated provider as listed in the Description of Coverage.

# Benefits & Rates

## Base Plan Benefits

## Coverage Per Person<sup>4</sup>

Trip Cancellation	100% of trip cost (\$10,000 limit) <sup>5</sup>
Trip Interruption	100% of trip cost (\$10,000 limit)
Trip Delay	\$500
Missed Cruise Connection	\$500
Baggage & Personal Effects	\$500
Baggage Delay	\$100
Emergency Accident Medical & Dental Expenses	\$15,000
Emergency Sickness Medical & Dental Expenses	\$15,000
Emergency Evacuation & Repatriation	\$100,000
Travel Assistance & Concierge <sup>3</sup>	Included

## Optional Upgrades

### Transportation Pak

- Flight Accident AD&D (per person) \$200,000
- Rental Car Damage Protection (per plan) \$35,000

<sup>4</sup> Coverage is up to the limits shown per person. Limitations and exclusions apply.  
<sup>5</sup> \$200,000 aggregate trip cost limit for all travelers on the same covered trip.

Trip Cost <small>Use full cost per person, include all non-refundable, prepaid travel costs.</small>	Base Plan Rates Per Person					
	Ages 0-34	Ages 35-50	Ages 51-59	Ages 60-69	Ages 70-79	Ages 80+
\$0 <small>excludes trip cancellation</small> <sup>6</sup>	\$21	\$27	\$31	\$34	\$38	\$74
\$1 - \$500	\$25	\$33	\$42	\$48	\$60	\$96
\$501 - \$1,000	\$33	\$43	\$52	\$59	\$81	\$145
\$1,001 - \$1,500	\$43	\$58	\$62	\$79	\$103	\$201
\$1,501 - \$2,000	\$57	\$72	\$81	\$107	\$142	\$257
\$2,001 - \$2,500	\$73	\$91	\$101	\$130	\$173	\$313
\$2,501 - \$3,000	\$87	\$107	\$120	\$154	\$205	\$370
\$3,001 - \$3,500	\$108	\$124	\$143	\$178	\$282	\$426
\$3,501 - \$4,000	\$138	\$155	\$176	\$201	\$320	\$482
\$4,001 - \$4,500	\$153	\$175	\$206	\$252	\$357	\$537
\$4,501 - \$5,000	\$170	\$193	\$229	\$282	\$395	\$592
\$5,001 - \$5,500	\$184	\$238	\$276	\$309	\$433	\$649
\$5,501 - \$6,000	\$197	\$271	\$312	\$335	\$470	\$705
\$6,001 - \$6,500	\$219	\$300	\$335	\$365	\$507	\$761
\$6,501 - \$7,000	\$239	\$341	\$370	\$395	\$545	\$816
\$7,001 - \$8,000	\$327	\$386	\$419	\$442	\$621	\$930
\$8,001 - \$9,000	\$362	\$414	\$451	\$489	\$696	\$1,042
\$9,001 - \$10,000	\$404	\$446	\$485	\$538	\$774	\$1,157

<sup>6</sup> Receive all other base plan benefits including \$500 in trip interruption coverage.

- Plan is available to purchase 24 months in advance of departure date.
- Maximum trip length allowed 30 days.
- Plans sold per household.
- Rates are subject to change.

# Consider the Unexpected

Traveling creates memories of a lifetime and can also mean encountering the unexpected. Travel Basic meets the challenges of today's travel!

- You or a family member become ill and you can no longer travel
- The cruise line for your trip declares bankruptcy
- You have a medical emergency during a shore excursion
- A flight delay causes you to miss a connection
- Upon arrival at your destination your luggage is not found
- You lose your passport and need assistance to return home

## Optional Upgrade

### Transportation Pak Upgrade

One upgrade with two great benefits! The pak includes flight accident coverage for each traveler and rental car damage protection.

Available for an additional \$59 per plan.



For questions, quotes or to enroll, visit [www.travelexinsurance.com](http://www.travelexinsurance.com) or call 1-800-504-7883

# Enrollment Form

Please print clearly for accurate processing.

TTB-VIR-0814  
TAHC5001GES

## Trip Details

Location Number / Agent Code \_\_\_\_\_  
(on pg 7 of brochure)

Departure Date MM / DD / YYYY Return Date MM / DD / YYYY

Country of Destination \_\_\_\_\_

Tour Operator \_\_\_\_\_

Cruise Line \_\_\_\_\_ Airline \_\_\_\_\_

## Traveler Details

Primary Traveler Full Name \_\_\_\_\_

Birth Date MM / DD / YYYY Trip Cost \$ \_\_\_\_\_

Second Traveler Full Name \_\_\_\_\_

Birth Date MM / DD / YYYY Trip Cost \$ \_\_\_\_\_

Third Traveler Full Name \_\_\_\_\_

Birth Date MM / DD / YYYY Trip Cost \$ \_\_\_\_\_

Fourth Traveler Full Name \_\_\_\_\_

Birth Date MM / DD / YYYY Trip Cost \$ \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Daytime Phone \_\_\_\_\_

Beneficiary Name \_\_\_\_\_

(Estate designated if left blank)

Primary Traveler Email \_\_\_\_\_

(Provide to receive Confirmation of Coverage via email)

## Premium Calculation

Total Base Plan Rate (calculate below for all travelers)

\$ \_\_\_\_\_ + \$ \_\_\_\_\_ + \$ \_\_\_\_\_ + \$ \_\_\_\_\_ = \$ \_\_\_\_\_  
Primary Traveler Second Traveler Third Traveler Fourth Traveler Base Plan Total

Optional Transportation Pak (\$59) \$ \_\_\_\_\_

Total Amount Due (and authorized as payment) \$ \_\_\_\_\_

# Reasons to Enroll

- Industry leading coverage with trip cancellation, trip interruption, baggage coverage, medical coverage and more.
- 24/7 access to worldwide network of over 727,000 medical providers and suppliers while traveling.
- An air ambulance medical transport can cost on average \$20,000 in the Caribbean and \$80,000 in Europe.
- Hassle free claims with speedy processing.
- Monetary reimbursements, not credits or vouchers.
- Protection from the moment you step out your front door until you're safely back home again.

# Enrollment Options

- 1 Travel Agent**  
Contact your local travel agent.
- 2 Internet**  
Visit us at [www.travelexinsurance.com](http://www.travelexinsurance.com) to get a quote, learn more or to purchase.
- 3 Phone**  
Speak with an experienced customer service representative available at 1-800-504-7883, M-F 8:00 am to 7:00 pm CST, to answer questions, receive a quote or to enroll.
- 4 Mail**  
Mail enrollment form to the following address with a check or call 1-800-504-7883 with payment details.  
Travelex Insurance Services  
PO Box 641070, Omaha, NE 68164-7070

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 fines and confinement in prison. If you wish to obtain a fraud statement specific to your state of residence, please call 1-800-819-9004.

Travel insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC #10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form Numbers TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.