



# Travel Protection

You've invested in the trip, protect it



Plan Benefits <sup>3</sup>	Standard Maximum Benefit Amount <sup>1</sup>	Enhanced Maximum Benefit Amount <sup>1</sup>
<b>Same Rate For All Age Travelers</b>	7.0% of trip cost	10.5% of trip cost
<b>Trip Cancellation</b>   Protects trip investments and provides reimbursement for non-refundable prepaid costs if your trip is cancelled due to a covered reason.	100% of the non-refundable insured Trip Cost	100% of the non-refundable insured Trip Cost
<b>Trip Interruption</b>   Protects trip investments and provides reimbursement for non-refundable prepaid costs if your trip is interrupted due to a covered reason.	100% of non-refundable insured Trip Cost	100% of non-refundable insured Trip Cost
<b>Trip Delay</b>   Reimbursement for reasonable expenses, such as lodging, local transportation, and meals if a trip is delayed 8 consecutive hours or more for a covered reason.	\$750 (\$150/day)	\$750 (\$150/day)
<b>Missed Connection</b>   Reimbursement for additional transportation cost and unused non-refundable land or water arrangements if your arrival at your destination is delayed for at least 3 consecutive hours for a covered reason.	\$500	\$500
<b>Baggage &amp; Personal Effects</b>   Reimbursement for luggage and personal effects if bags are lost, stolen, damaged or destroyed.	\$1,500	\$1,500
<b>Baggage Delay</b>   Reimbursement for necessary personal items if bags are delayed for at least 12 consecutive hours or more.	\$300	\$300
<b>Accident and Sickness Medical Expense</b>   Provides reimbursement for medical expenses if a sickness or injury occurs during your trip. Includes dental expense sublimit for emergency dental treatment expenses up to \$750.	\$25,000	\$25,000
<b>Medical Evacuation and Repatriation</b>   Among other things, this reimburses transportation expenses incurred to transport you to the nearest suitable medical facility where treatment is available if you incur a sickness or injury that is acute, severe, or life threatening during your trip provided adequate treatment is not available in your immediate area.	\$100,000	\$100,000
<b>Political or Security Evacuation and Natural Disaster Evacuation</b>   Provides coverage for all reasonable political, security and natural disaster evacuation expenses and related costs incurred for your transportation, if you must interrupt for a covered political, security or natural disaster event while traveling outside your home country.	\$25,000	\$25,000
<b>Cancel for Any Reason<sup>2</sup></b>	N/A	75% of trip cost
<b>Non-Insurance Travel Assistance Services</b>   Includes a wide range of services before and during trips through our 24/7 toll free number. Includes assistance with emergency medical evacuation, medical monitoring, replacement medication and more.	Included	Included

### <sup>3</sup>Popular covered reasons for trip cancellation and trip interruption include:

- Sickness, Injury or Death
- Common carrier cancellation or delay due to mechanical breakdown, strike or inclement weather
- Destination or home uninhabitable by a natural disaster
- Terrorist incident
- Job Loss
- Job Transfer

To review full plan details, covered reasons and coverages, or download the plan documents for your state of residence, visit us at [travmark.com/gcvoluntary/](http://travmark.com/gcvoluntary/).

#### Product Disclaimers

Coverage and maximum amounts may vary and may not be available in all states. Refer to the plan documents for full details.

<sup>1</sup>For Standard and Enhanced Plans: The Pre-Existing Medical Condition Exclusion Waiver can be waived provided: (a) You are medically able and not disabled from travel at the time your plan cost is paid based on assessment of a physician; and (b) You purchase this plan at within 14 days of the date of your initial payment for Your Trip.

<sup>2</sup>The Cancel For Any Reason allows you to cancel your Trip for any reason provided you purchase the plan within 14 days of the date your initial payment or deposit for your trip is received and you cancel your trip up to 2 (two) days before your scheduled Departure Date of your trip. If You cancel Your Trip for any reason not otherwise covered by this Plan, (CFAR) benefits provide reimbursement up to 75% of the Prepaid, forfeited, non-refundable Payment or Deposits You paid for Your Trip. Please Note: The Cancel For Any Reason Benefit is applicable to all prepaid non-refundable insured trip costs. CFAR is not available to residents of New York.

#### General Disclaimer

This advertisement contains highlights of the plans developed by Travmark.com, Inc., which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al and non-insurance Travel Assistance Services provided by On Call International. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travmark.com, Inc. 1 Hollywood Avenue #24B Ho Ho Kus, NJ 07423 CA License# 0196377. While Travmark.com, Inc. markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by Travmark.com, Inc., and Travmark.com, Inc. does not receive compensation from USF for providing the non-insurance components of the plans.