



GroupCollect

Travel Protection

You've invested in the trip, protect it

Plan Benefits	Standard ¹ Maximum Benefit Amount	Enhanced ¹ Maximum Benefit Amount
Same Rate For All Age Travelers	5.0% of trip cost	7.9% of trip cost
Trip Cancellation 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
Trip Interruption 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
Trip Delay 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)
Missed Connection 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
Baggage & Personal Effects Reimbursement for luggage and personal effects if bags are lost, stolen, damaged or destroyed.	\$1,500	\$1,500
Baggage Delay Reimbursement for necessary personal items if bags are delayed for at least 12 consecutive hours or more.	\$300	\$300
Accident and Sickness Medical Expense 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
Medical Evacuation and Repatriation 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
Political or Security Evacuation and Natural Disaster Evacuation 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
Cancel for Any Reason²	N/A	75% of trip cost
Non-Insurance Travel Assistance Services 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

Product Disclaimers

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

¹For Standard and Enhanced plan: Coverage and maximum amounts may vary and may not be available in all states. **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.

²**Cancel For Any Reason Benefit (CFAR)** 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. This Cancel for Any Reason Benefit does not cover the failure of the Retail Travel Supplier to provide the bargained for Travel Arrangements due to cessation of operations for any reason. 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. CFAR is not available to New York Residents.

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.



EXCLUSIONS AND LIMITATIONS

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, Family Member scheduled and booked to travel with You.

The following exclusion(s) appl(y)(ies) to the Trip Cancellation and Trip Interruption and Medical Expense.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. a Pre-Existing Medical Condition, as defined in the plan. Death resulting from a Pre-Existing Medical Condition will not be excluded. Death must occur prior to the termination date of the benefit under which the claim is being made.

The following exclusions apply to the Medical and Dental Expense benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. any Trip taken against the advice of a Physician and any losses occurred during such Trip;
4. Elective Treatment and Procedures;
5. care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease that first manifests or occurred during Your Trip;
6. any medical service provided by You, a Family Member, or Traveling Companion;
7. any treatment or medication which, at the time of Your Scheduled Departure Date, is required to be continued during Your Trip;
8. Alcohol or substance abuse or treatment for the same including admittance to a rehab facility;
9. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion;
10. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the plan is in effect. Hospitalized or Partially Hospitalized requirement does not apply to dementia when death results;
11. any loss that results from an illness, disease or other condition, event or circumstance that occurs at a time when the plan is not in effect for You;
12. Your participation in Adventure or Extreme Activities, riding or driving in races, or participation in speed or endurance competition or events, except as a spectator;
13. diving if You are not certified to dive and a dive master is not present during the dive;
14. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane;
2. being under the influence of drugs, marijuana or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war, except as the plan specifically provides otherwise;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner. The sole exception to this exclusion is for situations where a Family Member commits, or attempts to commit, an act of violence against another Family Member. In such cases, the Family Member who is the victim, or the intended victim, of the act of violence is still eligible to have his or her loss or losses covered under the plan;
6. piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. a loss or damage caused by detention, confiscation or destruction by customs;
8. failure of any tour operator, Common Carrier, or other travel entity, person or agency to provide the bargained-for Travel Arrangements for reasons other than Bankruptcy or Default. Important: there is no coverage for losses due to, arising or resulting from the Bankruptcy or Default of Your Travel Supplier or any entity that sold, solicited, negotiated, offered or disseminated this plan to You or Your Traveling Companion.

The plan contains Limitations to the Political or Security Evacuation and the Natural Disaster Evacuation coverage.

The plan also contains exclusions specific to the Baggage & Personal Effects benefit.

MEDICALLY FIT TO TRAVEL EXCLUSION: We will not pay any expense as a result of You having been advised in writing that You, Your Traveling Companion or Family Member scheduled and booked to travel with You are not Medically Fit to Travel at the time of purchase of coverage for a Trip, as defined in the plan. If coverage for a Trip is purchased and it is later determined that You, Your Traveling Companion or Family Member scheduled and booked to travel with You were not Medically Fit to Travel at the time of purchase of coverage for Your Trip, as defined in the plan, the coverage is void and plan cost paid will be returned.

EXCESS INSURANCE: Insurance provided by this plan shall be in excess of all other valid and collectible insurance or indemnity or as required by state law. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible. Recovery of losses from other parties does not result in a refund of plan cost paid.

Trip Cancellation and Trip Interruption benefits are only payable if a trip is cancelled or interrupted for a covered reason.