

What if your trip is interrupted or delayed by unforeseen events?

What if your baggage is lost in transit?

What if you need medical assistance far from home?

What if you have to cancel your trip? Will you lose the money you've already invested?

It is important to consider these questions now, before you leave on your trip. Travelite combines travel protection and 24/7 assistance services into one convenient package, providing you with peace of mind wherever you travel. Among the many benefits available to you under this protection plan are:

- Primary coverage; no deductibles
- Coverage for pre-existing medical conditions (certain exclusions apply)
- Trip Cancellation/Interruption coverage
- **Children under 16 are covered at no additional charge when accompanying a covered adult**
- Terrorism coverage
- Coverage for bankruptcy/financial default
- Medical evacuation in the event of an emergency
- Medical expense coverage
- Baggage and baggage delay coverage
- Optional car rental and flight accident coverage
- Worldwide travel assistance 24/7

### Family Friendly Coverage

Travel plans offer great value to traveling families. Children under 16 are covered at no additional cost when accompanied by a covered adult except for Optional Flight Coverage.

You have 10 days to change your mind...

If you are not completely satisfied within 10 days of purchasing this protection plan, Travelite will refund your plan cost, as long as you have not departed on your trip or filed a claim.

## DESCRIPTION OF BENEFITS

### Trip Cancellation/Interruption

**Trip Cancellation:** You are covered for the amount purchased for published penalties and unused non-refundable 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:

- Covered sickness, injury or death of you, your traveling companion, business partner or family member of either you or your traveling companion.
- Unforeseen bankruptcy or financial default of a travel supplier (other than the travel agency or organization from whom you purchased the travel arrangements) which stops service after your covered trip departure or more than **14 days** following your Protection Plan effective date. **You must purchase this plan within 14 days of initial trip deposit to qualify for this coverage.**
- Strike that causes complete cessation of services of your common carrier for at least **48 hours**.
- Weather which causes complete cessation of services of your common carrier for at least **24 hours**.
- Employer termination or layoff affecting you or a person sharing the same room. Employment must have been with the same employer for

## DESCRIPTION OF BENEFITS

- at least **3 consecutive years**. This benefit is not available in Oregon.
- A Terrorist Incident in the Insured's city of destination occurring after the policy effective date, if the Insured is scheduled to arrive in that city within **30 days** following the Terrorist Incident. The Terrorist Incident must be documented in a travel warning issued by the U.S. State Department advising that one should not travel to the Insured's country of destination or, for U.S. cities, reported by the major news media.
- The Insured or his/her traveling companion being hijacked, quarantined, called for jury duty, or called for a court ordered appearance as a witness (except law enforcement officers) in a legal action in which the Insured or his/her traveling companion is not a party.
- Residence of you or your traveling companion is rendered uninhabitable due to unforeseen circumstances.
- Burglary of your or your traveling companion's 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.
- You or your traveling companion are called to emergency military duty for a national disaster other than war.
- Traffic accident directly involving either you or your traveling companion, substantiated by a police report, while en route to a scheduled departure point.
- If your travel supplier cancels your trip, you are covered up to **\$150** for the reissue fee charged by the airline for your tickets. You must cover the full cost of the trip.
- Single supplement upgrade - you are covered when your traveling companion cancels or interrupts a trip for a covered reason and you do not.

**Trip Interruption:** If you are prevented from completing a trip for any of the unforeseen reasons listed under Trip Cancellation that occur after the departure date of your protection plan and during your trip, you are covered up to the amount purchased for:

- Any unused non-refundable prepaid expenses for travel arrangements.
- One way economy transportation to return to your original destination or rejoin your trip less the value of the unused return travel ticket.
- Accommodations and transportation expenses for up to **\$150/day** for **10 additional days** when a traveling companion must remain hospitalized or a covered injury or sickness not requiring hospitalization prevents you from continuing travel.

### Trip Delay

Covers additional transportation costs, while you are en route to and from your covered trip, to join the covered trip or return home, including up to **\$150/day** for reasonable accommodations and meals, if your delay requires an unplanned overnight stay; and/or for unused non-refundable expenses for your covered trip; or you are delayed for at least **5 hours** in certain circumstances.

### Itinerary Change

Covers the unused non-refundable pre-paid expenses if the travel supplier makes a change in your itinerary after your scheduled departure date which prevents you from participating in that event/activity.



Insurance Services

## DESCRIPTION OF BENEFITS

### Medical Expense

You are covered for an accidental injury or a sickness which manifests itself during your trip. Benefits will include expenses for emergency dental treatments for up to \$750 and advance payment to a hospital if needed to secure your admission.

### Medical Evacuation/Repatriation

Covers, if an injury or sickness first occurs during your trip, for medical evacuation when your condition is acute or life threatening and adequate treatment is not available at a local hospital or medical repatriation for you to return to your home or a hospital near your home for continued treatment. Covers up to \$5,000 for the repatriation and return of remains.

Coverage also provides transportation for the return trip home for your dependent children **under age 18** who are accompanying you and are left unattended if you are confined to a hospital for more than **7 consecutive days**.

Transportation will be provided for a person of your choice to visit you if you are traveling alone and are confined to a hospital for more than **7 consecutive days**.

**Any use of this benefit must be pre-approved and arranged by the authorized Assistance Company.**

Note: If you require medical evacuation/repatriation during your trip, transportation will be provided regardless of any pre-existing medical conditions.

### Travel Assistance

You can access a wide-range of valuable services, through a toll-free telephone call, **24-hours a day, 7 days a week**. Travel Assistance provides a variety of travel related services, including:

Medical evacuation/repatriation	Repatriation of remains
Medical or legal referral	Hospital admission guarantee
Emergency cash transfer*	Translation service
Prescription drug-eyeglass replacement*	Passport/visa information
Lost baggage retrieval	Inoculation information
Bail bond*	

\* Benefit reimbursement to the Assistance Company is your responsibility.

For Travel Assistance contact details, please refer to your Confirmation of Coverage.

### Baggage & Baggage Delay

You are covered for lost, stolen or damaged baggage and personal items and lost or stolen passport, visa and credit cards. You also have coverage for checked luggage which is delayed or misdirected by a common carrier for more than **24 hours** from your arrival time at a destination, other than your residence, during your trip.

### Accidental Death & Dismemberment

You are covered for loss of life, limbs or sight due to an accidental injury while on your trip.

### Flight Accident Plan (optional)

You are covered for accidental death, dismemberment or loss of sight resulting from an accident while a passenger on a regularly scheduled flight. Coverage begins on your departure date or the date your completed enrollment form and fees are postmarked, faxed, phoned in or transmitted via the Internet. Coverage ends when the trip is completed or after **180 days**, whichever comes first.

## DESCRIPTION OF BENEFITS

### Rental Vehicle Damage Protection (optional)

When a vehicle is rented through your travel agent for your covered trip, you are covered for any loss or damage to the rental car resulting from collision, hail, earthquake, fire, storm, theft or vandalism. Coverage is available for up to 31 days and begins on the latter of the scheduled or actual pickup date and time. This benefit is not available in Oregon.

"Family member" means the Insured or his/her traveling companion's: legal spouse or common-law spouse (where legal), legal guardian, legal ward, 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, nephew or **key person**, provided the family member resides in the United States, Canada or Mexico.

"Key person" means a) an employed caregiver of a dependant of the Insured or the Insured's traveling companion or b) a person to whom the Insured or the Insured's traveling companion is not married and with whom the Insured or the Insured's traveling companion has cohabited for 12 continuous months.

## PRE-EXISTING MEDICAL CONDITIONS

### Coverage of Pre-Existing Medical Conditions...

We cover pre-existing medical conditions (certain exclusions apply) for people of **all ages** if you enroll within **14 days** of your initial trip deposit and protect the full cost of your trip.

Note: If you require medical evacuation/repatriation during your trip, transportation will be provided regardless of any pre-existing medical conditions.

### When "Pre-existing" Applies

Pre-existing medical conditions will not be covered (see above) if you purchase this protection plan more than 14 days after making your initial trip deposit. "Pre-existing Condition" means any injury, sickness or condition (including any condition from which death ensues) of you or your traveling companion, your and/or your traveling companion's family member or your business partner which within the sixty (60) day period prior to the effective date of your coverage under this protection plan:

- manifested itself, became acute or exhibited symptoms which would have caused one to seek diagnosis, care or treatment;
- 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
- required medical treatment or treatment was recommended by a legally qualified physician.

### Forgot to enroll?

If you have not yet departed, it's not too late to take advantage of this Travelex protection plan. Enroll online at [www.travelex-insurance.com](http://www.travelex-insurance.com), or call **1-800-504-7883**.

**Travelex**

worldwide  
money

Insurance Services

## IT'S IMPORTANT TO KNOW

Note: This plan contains disability protection benefits or health protection benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any question about your current coverage, call your insurer or health plan provider.

### Restrictions of Coverage

This brochure highlights the benefits of this protection plan. Certain conditions, exclusions and limitations apply as set out in the Evidence of Coverage and Confirmation of Coverage which will be sent to you upon purchase of this coverage.

You must be medically fit to travel at the time of purchase of coverage. You may purchase a Protection Plan if you are a U.S. resident or if you purchase it within the U.S.

To view these limitations and exclusions, visit our website at [www.travelex-insurance.com](http://www.travelex-insurance.com).

## WHEN YOU ARE COVERED

Coverage for Trip Cancellation/Interruption and Travel Assistance goes into effect on the effective date. Coverage for all other benefits begins at 12:01 a.m. on your scheduled departure date or your effective date, whichever is later.

"Effective date" is 12:01 a.m. following:

- 1) the postmark of your enrollment form, or
- 2) the date you phone, fax or transmit your enrollment via the Internet with the proper payment.

## ENROLLMENT

You can enroll in a Travelex Travelite protection plan by Internet, phone, fax or mail.

For fastest service, enter your location number into the Quick Enrollment box and click "Go" at:  
[www.travelex-insurance.com](http://www.travelex-insurance.com)

To enroll by phone or for more information, please call:  
**1-800-504-7883** (M-F, 8 a.m. to 8 p.m. CST)

Or fax the completed enrollment form (p. 4) to:  
**1-800-867-9531**

If you prefer, you can mail the completed enrollment form along with your credit card information or check or money order payable to **Travelex Insurance Services** using the envelope attached. **Do not send cash through the mail.**

### Don't forget your Optional Flight Accident Plan

- \$300,000 of coverage, \$13/person
- \$500,000 of coverage, \$20/person

The maximum flight accident coverage is \$500,000 per person, per covered trip.

### Renting a car on your trip?

Enjoy peace of mind with Optional Rental Vehicle Damage Protection. You can purchase add-on coverage of \$50,000 for just \$6/day for up to a maximum of 31 days when the rental car is booked through a travel agent.

### No trip costs to protect?

You can receive all the protection and assistance benefits of this protection plan without Trip Cancellation/Interruption...see the \$0 row in the Rate Chart on this page.

## BENEFITS & RATES

Benefits (per person)	Amount of Coverage
Trip Cancellation/Interruption	Trip Cost (\$50,000 limit)
Bankruptcy/Default	Trip Cost (\$50,000 limit)
Trip Delay/Missed Connection	\$500
Itinerary Change	\$150
Accident Medical Expense	\$5,000
Sickness Medical Expense	\$5,000
Medical Evacuation/Repatriation	\$25,000
Baggage	\$1,000
Baggage Delay	\$200
Common Carrier AD&D	\$10,000
24-hour AD&D	\$10,000
Travel Assistance Services	Included

Trip Cost Use full cost per person	Plan Rate Per Person				
	Ages 0-30	Ages 31-55	Ages 56-69	Ages 70-79	Ages 80+
\$0	\$18	\$30	\$33	\$44	\$79
ABOVE EXCLUDES CANCELLATION, INTERRUPTION, BANKRUPTCY PROTECTION					
\$1 - \$500	\$20	\$34	\$37	\$50	\$89
\$501 - \$1,000	\$38	\$63	\$66	\$94	\$167
\$1,001 - \$1,500	\$48	\$80	\$82	\$118	\$210
\$1,501 - \$2,000	\$68	\$113	\$116	\$167	\$297
\$2,001 - \$2,500	\$87	\$147	\$149	\$216	\$383
\$2,501 - \$3,000	\$107	\$180	\$183	\$265	\$470
\$3,001 - \$3,500	\$142	\$238	\$243	\$349	\$623
\$3,501 - \$4,000	\$157	\$263	\$268	\$386	\$687
\$4,001 - \$4,500	\$182	\$305	\$311	\$447	\$796
\$4,501 - \$5,000	\$202	\$338	\$342	\$496	\$882
\$5,001 - \$5,500	\$226	\$379	\$386	\$557	\$991
\$5,501 - \$6,000	\$246	\$412	\$423	\$606	\$1,078
\$6,001 - \$6,500	\$271	\$454	\$471	\$667	\$1,186
\$6,501 - \$7,000	\$291	\$487	\$500	\$715	\$1,273
\$7,001 - \$8,000	\$325	\$545	\$558	\$800	\$1,424
\$8,001 - \$9,000	\$370	\$620	\$634	\$910	\$1,619
\$9,001 - \$10,000	\$410	\$687	\$696	\$1,007	\$1,794

For rates on travel protection where the trip cost exceeds \$10,000, please call **1-800-504-7883**.

Rates are also available for trip costs over \$50,000. Please note that the pre-existing condition exclusion applies to all trip costs over \$50,000 regardless of waiver eligibility.

The rates above are for trips from 1-31 days long. Daily rate for trips from 32-180 days, add \$5/day. Rates are subject to change.



**ENROLLMENT FORM**

TRAVELER #1: LAST NAME  
 \_\_\_\_\_  
 FIRST NAME \_\_\_\_\_ BIRTH DATE: (MM/DD/YYYY) \_\_\_\_\_  
 \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

TRAVELER #2: LAST NAME  
 \_\_\_\_\_  
 FIRST NAME \_\_\_\_\_ BIRTH DATE: (MM/DD/YYYY) \_\_\_\_\_  
 \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

TRAVELER #3: LAST NAME  
 \_\_\_\_\_  
 FIRST NAME \_\_\_\_\_ BIRTH DATE: (MM/DD/YYYY) \_\_\_\_\_  
 \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

TRAVELER #4: LAST NAME  
 \_\_\_\_\_  
 FIRST NAME \_\_\_\_\_ BIRTH DATE: (MM/DD/YYYY) \_\_\_\_\_  
 \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

ADDRESS:  
 \_\_\_\_\_  
 CITY: \_\_\_\_\_ ST. \_\_\_\_\_ ZIP: \_\_\_\_\_

DAYTIME PHONE: \_\_\_\_\_ FAX: \_\_\_\_\_

BENEFICIARY (ESTATE DESIGNATED IF BLANK):  
 \_\_\_\_\_

DEPARTURE DATE: (MM/DD/YYYY) \_\_\_\_\_ RETURN DATE: (MM/DD/YYYY) \_\_\_\_\_  
 \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_ \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

COUNTRY OF DESTINATION:  
 \_\_\_\_\_

NAME OF TOUR OPERATOR:  
 \_\_\_\_\_

NAME OF CRUISE LINE:  
 \_\_\_\_\_

LOCATION NUMBER:  
 \_\_\_\_\_

**PRODUCT NUMBER: A02-VIR 05/02**

**RATE CALCULATION**

Plan must be purchased for the full cost of the trip. See Page 3 for rates.

	Trip Cost	=	Plan Cost
Traveler #1:	\$ _____	=	\$ _____
Traveler #2:	\$ _____	=	\$ _____
Traveler #3:	\$ _____	=	\$ _____
Traveler #4:	\$ _____	=	\$ _____

**For Trips 32-180 days long:** (include departure & return dates in calculation)  
 \$5 x \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_  
 (# of days over 31) (# of adult participants)

**Optional Flight Coverage:** (Maximum \$500,000/person)  
 \$300,000 Protection for \$13 x \_\_\_\_\_ = \$ \_\_\_\_\_  
 (# of travelers)

or  
 \$500,000 Protection for \$20 x \_\_\_\_\_ = \$ \_\_\_\_\_  
 (# of travelers)

**Add-On Rental Vehicle Damage Protection:**  
 \$6 x \_\_\_\_\_ (# of days up to 31) = \$ \_\_\_\_\_

Pickup date: \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_ Return date: \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Non-refundable processing fee** \$ \_\_\_\_\_ **4 : 0 : 0**

**Total Amount Due**  
 and authorized as payment below = \$ \_\_\_\_\_

**PAYMENT DETAILS**

Visa®  MasterCard®  Discover®  American Express®  
 Account Number:

\_\_\_\_\_

**Expiration Date:** \_\_\_\_\_ (MM/YYYY)

**Full Name:** \_\_\_\_\_  
 (Print as it appears on credit card)

**Check or Money Order** (payable to Travelex Insurance Services)

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 civil fines and criminal penalties.

**Signature:** \_\_\_\_\_

(Mandatory for all payment options) **Date:** \_\_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Plan fees are non-refundable after 10 day review period.**

© 2002 Travelex Insurance Services, Inc.

