



Travel Protection Plan Summary

for Plan #UF3700M

To review full plan details online, go to: tripmate.com/wpUF3700M

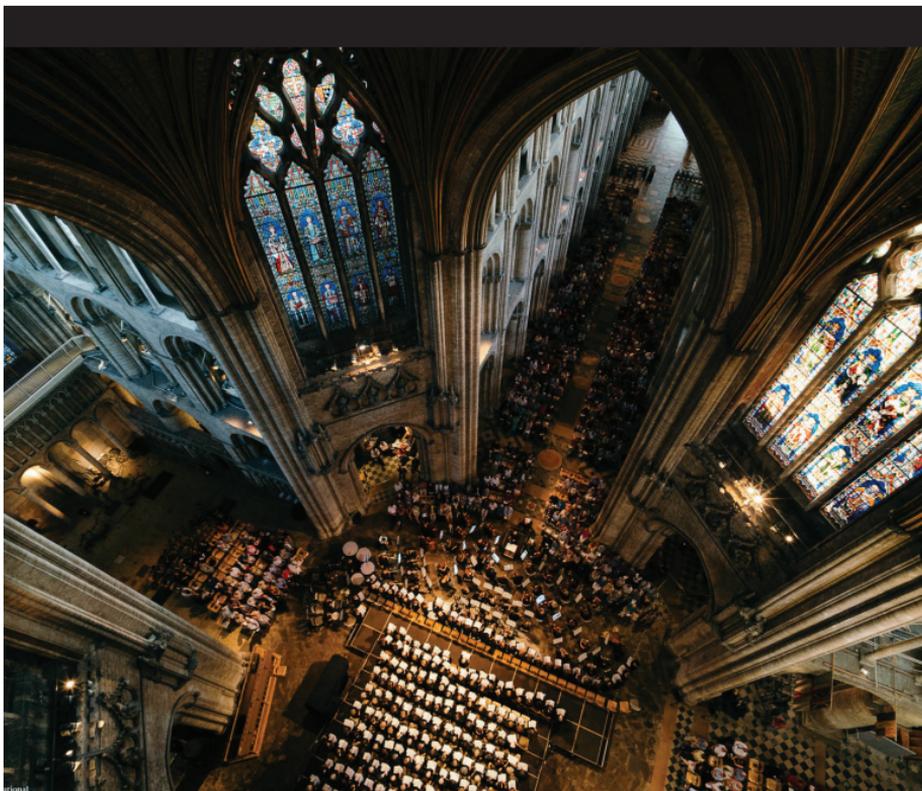


The exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan is received no later than 60 days prior to the Scheduled Departure Date of Your Trip or if Your Trip is initially booked within 60 days of the Scheduled Departure Date of Your Trip, Your payment for this Plan is received with the initial Payment or Deposit for Your Trip; and (b) You are not disabled from travel at the time Your plan payment is paid.



Schedule Of Benefits

Schedule of Benefits	Maximum Benefit Amount
Trip Cancellation	Insured Trip Cost
Trip Interruption	Insured Trip Cost
Missed Connection	\$750
Travel Delay (Up to \$200 Per Day)	\$2,800
Optional Cancel For Any Reason Benefit	75% of Non-Refundable Trip Cost
Medical Expense/Emergency Evacuation	
Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$50,000
Accidental Death & Dismemberment	\$25,000
Baggage and Personal Effects	\$1,500
Baggage Delay	\$250



Benefit Summary

TRIP CANCELLATION - Can protect the unused non-refundable prepaid Payments or Deposits for the Travel Arrangements You purchased for Your Trip in the event You have to cancel due to a covered reason (see Coverage Summary for covered reasons).

TRIP INTERRUPTION - Can provide You with a reimbursement for the unused, non-refundable land or water Travel Arrangements for Your Trip, plus the Additional Transportation cost paid to return home if Your Trip is interrupted for a covered reason (see Coverage Summary for covered reasons).

MISSED CONNECTION - Can provide You with a reimbursement for the unused portions of Your land or water Travel Arrangements, plus the additional costs to join Your Trip, if Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

TRAVEL DELAY - Can assist with additional expenses incurred when You are delayed 12 hours or more due to a covered reason. In the event of a covered delay, You can be reimbursed for additional expenses for hotels, meals, and local transportation.

CANCEL FOR ANY REASON BENEFIT - (Optional Coverage: applicable only at the time of original plan purchase and if the appropriate additional plan cost has been paid)

If You cancel Your Trip for any reason not otherwise covered by this Plan, benefits will be paid for 75% of the Prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Trip provided: a) Your payment for this Plan is received no later than 60 days prior to the Scheduled Departure Date of Your Trip or Your Trip is initially booked within 60 days of the Scheduled Departure Date of Your Trip, Your payment for this Plan is received with the initial Payment or Deposit for Your trip; and b) You cancel Your Trip two (2) days or more before Your Scheduled Departure Date.

MEDICAL EXPENSE/EMERGENCY EVACUATION - Can provide Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Trip. Under certain circumstances detailed in the Plan, the Plan can pay for the transportation when required, We will evacuate You to the nearest qualified hospital and will then return You home when You are safe to travel.

ACCIDENTAL DEATH & DISMEMBERMENT - Can provide a benefit for loss of life, limb or sight resulting from an Injury occurring during Your Trip.

BAGGAGE & PERSONAL EFFECTS - Can provide reimbursement when your Baggage or Personal Effects are damaged, lost or stolen during Your Trip.

BAGGAGE DELAY - Can provide reimbursement for the purchase of reasonable additional clothing and personal articles purchased by You if Your Baggage is delayed 24 hours or more during Your Trip.



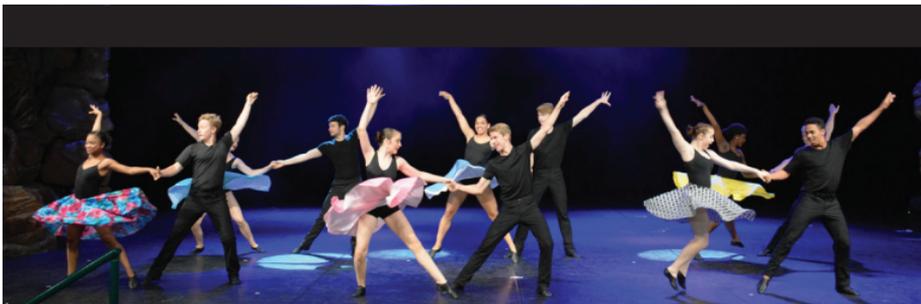
Coverage Summary

The Travel Protection Plan helps protect Your covered travel arrangements (means services arranged by Music Celebrations International, Inc. and air booked independently) if You are to cancel or interrupt Your Trip for many covered reasons, such as:

- Sickness, Injury, or death of You, a Family Member, Traveling Companion, or Business Partner;
- You or a Traveling Companion being hijacked, quarantined, required to serve on a jury, served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party;
- You or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster;
- You or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result;
- A documented theft of passports or visas;
- A permanent transfer of employment of 250 miles or more;
- You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- Unannounced Strike, Inclement Weather or mechanical breakdown that causes complete cessation of services for at least 12 consecutive hours of the Common Carrier on which You are scheduled to travel;
- Involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- A Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- Revocation of Your previously granted military leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required.

The plan contains additional covered reasons not discussed above. Additional terms, conditions and limitations apply to many of the covered reasons for Cancellation and Interruption discussed above. Please review the full plan details online at tripmate.com/wpUF3700M.

Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate at **1-833-297-2255**. Consumers in California may contact: California Department of Insurance Hotline **1-800-927-4357**. Consumers in Maryland may contact: Maryland Insurance Administration **1-800-492-6116** or **410-468-2340**.



Limitations & Exclusions

Insurance benefits are not payable for any loss 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 to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;
4. riding or driving in races, or speed or endurance competitions or events;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as a professional in a stunt, athletic or sporting event or competition;
7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a 8. dive master is not present during the dive;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. normal childbirth or pregnancy (except Complications of Pregnancy) nor voluntarily induced abortion;
12. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
13. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
14. a loss or damage caused by detention, confiscation or destruction by customs;
15. Elective Treatment and Procedures;
16. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
17. business, contractual or educational obligations of You, a Family Member, Business Partner, or Traveling Companion;
18. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You;
19. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You;
20. Bankruptcy or Default or failure to supply services by a supplier of travel services;
21. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any devise weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto; or
22. an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchase of Coverage for a Trip.



Non-Insurance Services

Generali Global Assistance



Generali Global Assistance Non-Insurance Service

Multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities, and provide services for:

- Medical Consultation & Monitoring
- Medical Evacuation Arrangements
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains Arrangement
- 24 Hour Legal Assistance
- Language Interpretation Services
- Emergency Cash Transfer

To contact Generali Global Assistance:

Within U.S & Canada
1-833-430-3653

Collect Worldwide
1-954-308-3925

YOUR PLAN NUMBER: UF3700M

Customer Service and Claims

Have questions or need to report a claim? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions, report and complete your claim(s) online at travelclaimsonline.com or call **1-833-297-2255**.

INFORMATION YOU NEED TO KNOW

Excess Insurance: The insurance provided by this Plan (except Accident and Sickness Medical Expense, Emergency Medical Evacuation, Medical Repatriation and Return of Remains) shall be in excess of all other valid and collectible insurance or indemnity. 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 applicate deductible.

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by Generali Global Assistance. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing 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 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. Your travel retailer maybe compensated for the purchase of a plan. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. 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 Trip Mate, Inc. 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-833-297-2255, claimssupport@travelclaimsonline.com, CA License # 0805270. This advertisement was created by Trip Mate.