

Travel Protection Plan Summary

for Plan GR40A





REVIEW FULL PLAN DETAILS HERE

Coverage	Benefit Limit	
	Per Person	Per Plan
Trip Cancellation	100% of Trip Cost	100% of Trip Cost
Optional Trip Cancellation For Any Reason*	75% of Penalty Amount	75% of Penalty Amount
Trip Interruption	150% of Trip Cost	150% of Trip Cost
Travel Delay	\$500	\$5,000
Missed Connection	\$500	\$5,000
Medical and Dental Emergency Dental Expense Limit	\$50,000 \$1,000	\$500,000 \$10,000
Emergency Assistance and Transportation Emergency Companion Hospitality Expenses	\$500,000 \$10,000	\$1,000,000 \$10,000
Accidental Death and Dismemberment - Travel Accident	\$25,000	\$250,000
Baggage Per Item Aggregate on Certain Items Listed	\$1,000 \$250 \$500	\$10,000 \$250 \$5,000
Baggage Delay	\$300	\$3,000

Optional Trip Cancellation For Any Reason is not available to residents of New York. Click here to review State Specific Plan Documents and Important Disclosures.

The exclusion for Pre-Existing Condition will be waived provided: (a) Your payment for this Plan is received within 21 days of the date Your initial Payment or Deposit for Your Trip is received; and (b) You are medically able to travel at the time you purchase this Policy. *
*Requirements vary by state. Please review your state specific Plan Documents for full details.

BENEFIT SUMMARY

TRIP CANCELLATION - Helps reimburse you for the forfeited, prepaid, non-refundable Payments you paid for your unused Trip if you are prevented from taking your Trip due to any of the Unforeseen Covered Events listed in the Plan. The Covered Event must occur before you depart on your Trip and while your coverage is in effect under this Plan.

OPTIONAL TRIP CANCELLATION FOR ANY REASON - If you purchase this optional coverage, we will reimburse you up to the amount shown in the Schedule for Trip Cancellation for Any Reason Covered Expenses when you cancel your Trip for any reason. Requirements may vary depending on the state where you reside.

TRIP INTERRUPTION - Helps reimburse you for the forfeited, prepaid, non-refundable Payments for your unused land or water arrangements and your additional transportation expenses to your scheduled Destination if your departure is delayed, to rejoin your Trip in progress from the point where you interrupted, or to the Return Destination due to an Unforeseen Covered Event listed in your Plan.

TRAVEL DELAY - Helps reimburse you for reasonable expenses incurred when you are delayed for 12 consecutive hours or more while on your Trip, due to one of the Unforeseen events listed in your Plan. We will not pay benefits for expenses incurred after travel becomes possible.

MISSED CONNECTION – Helps reimburse you for the forfeited, prepaid non-refundable Payments that you paid for the unused travel arrangements, plus the additional transportation expenses incurred by you to join the departed trip, if you miss a connection or Departure while on your Trip due to a delay of your Common Carrier.

MEDICAL AND DENTAL - Helps reimburse you for medical covered expenses incurred by you resulting from a Sickness that first manifests itself or an injury that occurs while on a Trip and the initial documented treatment is given by a Physician of Dentist during this Trip; and Benefits payable as a result of incurred covered expenses will only be paid after benefits have been paid under any Other Valid and Collectible Health Insurance is effect for you. This coverage is in excess of any other health insurance you have available to you at the time of the loss.

EMERGENCY ASSISTANCE AND TRANSPORTATION - Helps reimburse you for transportation expenses resulting from a Sickness that first manifests itself or an injury that occurs while on a Trip. Covered Expenses such as medical evacuation, medical repatriation including transport and medical care en route to a Hospital or to your Home, if medically necessary.

ACCIDENTAL DEATH AND DISMEMBERMENT – TRAVEL ACCIDENT - Helps provide coverage if you are injured in an accident, which occurs while you are on a Trip, and you suffer the loss of life, one or both hands, one or both feet, and/or sight in one or both eyes within 365 days of the Accident.

BAGGAGE - Helps reimburse you when your Baggage or personal belongings are damaged, lost, stolen or destroyed during your Trip.

BAGGAGE DELAY - Helps reimburse you for the purchase of necessary clothing and toiletry Items purchased by you if your Baggage is delayed by a Common Carrier for 24 consecutive hours or more during your Trip.

YOUR PLAN NUMBER: GR40A

Non-Insurance Services

GENERALI GLOBAL ASSISTANCE | FOOTPRINTID® | BLUE RIBBON BAGS

Generali Global Assistance

non-insurance service

Multilingual 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
- 24 Hour Legal Assistance
- · Emergency Medical Payments
- Language Interpretation Services
- Prescription Assistance
- Emergency Cash Transfer
- Repatriation of Remains Arrangement

To contact Generali Global Assistance:

Within U.S & Canada 1-877-627-8416 Collect Worldwide 1-816-905-3563

Portable Personal Health Record Provided By FootprintID®

FootprintID® provides a secure solution for individuals to take control of their medical records and enables immediate access wherever they are in the world.

- Medical and Health Information is always at Your fingertips anywhere Your travel takes You
- Documents are easily shared with physicians
- Web, mobile and telephone access with reliable 24/7 support
- · FootprintID® works anywhere in the world
- Register at <u>tripmate.footprintid.com</u>

Blue Ribbon Bags provides a service that will track and expedite the return of Your delayed airline baggage.

- Find and return checked baggage delayed by the airline
- Blue Ribbon Bags covers EVERY flight, on EVERY airline, everywhere in the world
- Blue Ribbon Bags will update you every step of the way. Don't waste time tracking Your luggage!
- Report lost airline bags at tripmate.blueribbonbags.com

CUSTOMER SERVICE AND CLAIMS

Have questions or need to report a claim? You can call us toll-free at the number listed below. Report and complete your claim(s) online here or call 1-877-627-8416.

INFORMATION YOU NEED TO KNOW

The Plan costs include the travel insurance premium and assistance service fee. Travel Protection Plans are administered by Trip Mate, a Generali Global Assistance & Insurance Services brand, located in San Diego, CA. Plans are available to residents of the U.S. but may not be available in all jurisdictions. Benefits and services are described on a general basis; certain conditions and exclusions apply. Travel Retailers may not be licensed to sell insurance, in all states, and are not authorized to answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy provides insurance coverage for your trip that applies only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies. The purchase of this plan is not required in order to purchase any other travel product or service offered to you by your travel retailers. If you have any questions about your current coverage, call your insurer, insurance agent or broker. This notice provides general information on Generali's products and services only. The information contained herein is not part of an insurance policy and may not be used to modify any insurance policy that might be issued. In the event the actual policy forms are inconsistent with any information provided herein, the language of the policy forms shall govern. Travel insurance plans are underwritten by: Generali U.S. Branch, New York, NY; NAIC # 11231. Generali US Branch is admitted or licensed to do business in all states and the District of Columbia. For the operating name used in certain states, and other important information about the Travel Protection & Assistance Services Plan, please see https://www.generalitravelinsurance.com/customer/disclosures.html.