

PLAN FOR THE UNEXPECTED

Protect your investment in travel against trip cancellation and interruption, emergency medical expenses, political and natural disasters and more.

TRIP CARE COMPLETE[®]

TRIPCARECOMPLETE.COM



Travel
Insurance
Services



TRIP CARE COMPLETE®

PROTECT YOUR PLANS – AND YOUR INVESTMENT – FROM THE UNEXPECTED.

TRIP CANCELLATION

Reimburses nonrefundable, pre-paid trip cancellation charges if cancellation occurs due to unforeseen covered circumstances, such as illness, injury, sickness, death, strike, weather or terrorist incidents. Also reimburses reissue fees to retain frequent flyer miles if not used to purchase another ticket for your trip.

TRIP INTERRUPTION

Reimburses nonrefundable, pre-paid trip expenses and the cost of additional transportation expenses, when trip is interrupted due to covered circumstances.

TRAVEL DELAY

Reimburses for reasonable expenses, if trip is delayed 6 hours or more for covered reasons, such as accidents, lost passports, strike, carrier-caused delays, and weather.

EMERGENCY ACCIDENT & SICKNESS MEDICAL EXPENSES

Pays for reasonable and customary medical and surgical services of a physician, nurse and/or hospital, or dentist if accident or illness occurs.

EMERGENCY EVACUATION AND RETURN OF REMAINS

Pays reasonable charges for emergency medical evacuation, return air fare for you and your dependent children, round trip air fare for someone from home to visit while you recover, the cost of returning remains home, in the event of death.



SECURITY AND POLITICAL EVACUATION (NOT IN BASIC OPTION)

Pays if you need to evacuate as a result of an Emergency Security or Military Situation, such as a civil or military uprising, war or other violent disturbance.

PRE-EXISTING CONDITION EXCLUSION WAIVER

Waives 60-day Pre-Existing Medical Condition Exclusion, if purchased within 14 days of initial payment/trip deposit and you're not disabled from travel at the time of purchase.

OPTIONAL CANCEL FOR ANY REASON

Reimburses up to 75% of pre-paid, forfeited, nonrefundable trip payments and deposits. Coverage must be purchased within 14 days of initial trip payment/deposit. The full cost of non-refundable, pre-paid trip arrangements and subsequently booked trips booked within 14 days of payment/cancellation must be insured. Trip must be canceled at least 2 days prior to scheduled departure. Offered at an additional cost. Not available to NY residents.

Please read the policy carefully. Visit tripcarecomplete.com to view the Policy document for your state of residence.



**HAVE QUESTIONS?
WANT TO ENROLL BY PHONE?**

800-937-1387 Monday-Friday 9am-7pm E.T.

SCHEDULE OF BENEFITS - TRIP CARE COMPLETE®

COVERAGE PLANS	Basic	Plus	Elite
TRAVEL			
Trip Cancellation	Trip Cost \$10,000 Maximum	Trip Cost \$25,000 Maximum	Trip Cost \$30,000 Maximum
Trip Interruption	125% Trip Cost	150% Trip Cost	150% Trip Cost
Airline Ticket Change Fee	\$200	\$200	\$200
Single Occupancy Supplement	Included	Included	Included
Missed Connection - 3 hours	\$500	\$750	\$750
Trip Delay - 6 hours	\$100/day \$500 Maximum	\$250/day \$750 Maximum	\$250/day \$1,500 Maximum
Baggage Delay - 12 hours	\$100/day \$100 Maximum	\$100/day \$300 Maximum	\$200/day \$500 Maximum
Baggage & Personal Effects	\$500 (\$250/item; \$500 Max valuable items)	\$1,000 (\$250/item; \$500 Max valuable items)	\$2,500 (\$250/item; \$500 Max valuable items)
Accidental Death & Dismemberment - 24 hour	\$10,000	\$10,000	\$50,000
Accidental Death & Dismemberment - Air Only	\$10,000	\$50,000	\$200,000
Emergency Accident & Sickness Medical Expense (Primary Coverage)	\$10,000	\$50,000	\$250,000
Emergency Dental	\$500	\$750	\$750
Emergency Medical Evacuation & Medically Necessary Repatriation	\$25,000	\$500,000	\$500,000
Repatriation of Remains	\$10,000	\$250,000	\$250,000
Renter's Collision	N/A	N/A	\$5,000
Terrorist Incidents	Included	Included	included
OPTIONAL UPGRADES			
Trip Cancellation for Any Reason* *Not available to residents of NY	Optional – 75% Trip Cost	Optional – 75% Trip Cost	Optional – 75% Trip Cost
ACCIDENT & SICKNESS MEDICAL EXPENSE			
Primary/Excess	Primary	Primary	Primary
Pre-ex Lookback Period	60 Days	60 Days	60 Days
Eligibility for Pre-ex Waiver	14 days of initial deposit	14 days of initial deposit	14 days of initial deposit
HOST COUNTRY BENEFITS & SERVICES			
Security & Political Evacuation* *May not be available in all states. Please read your Policy carefully.	N/A	\$100,000	\$100,000

WHY DO I NEED A TRAVEL PROTECTION PLAN?

No one expects to interrupt a trip, but it happens – an accident, illness, even a tour operator’s bankruptcy. If these events cancel or interrupt your trip, you could lose all or some of your prepaid trip expenses. The Trip Care Complete plan offers benefits to reimburse you... plus many other valuable benefits.

WILL MY HEALTH INSURANCE COVER ME WHILE I'M TRAVELING?

Most health plans have limited coverage outside the U.S. and Medicare provides no coverage at all. All expenses must be paid out of your own pocket. If that includes medical evacuation, your costs could easily reach \$50,000 or more.

WHAT IF I MISS MY CONNECTION?

If your flight is canceled or delayed for 3 hours or more due to Common Carrier caused delay, you'll be reimbursed for additional transportation expenses.

WHAT HAPPENS IN THE INSTANCE OF FINANCIAL DEFAULT?

Your benefits will be expanded to cover the loss, if no alternate transportation is available, provided you purchase a Trip Care Complete plan within 14 days of your initial Trip Payment. If alternate transportation is available, benefit will be limited to your airline change fee.

HOW MUCH OF MY TRIP COST SHOULD I INSURE?

Insure ALL costs paid prior to departure that have any cancellation penalties or restrictions. You cannot insure arrangements for which you have made no payment (such as frequent flyer miles, credit vouchers, discount coupons, certificates).

WHAT ARE THE EARLY PURCHASE ADVANTAGES?

After your initial deposit/payment on your Trip, you have up to 14 days to purchase coverage to obtain the Pre-Existing Condition Exclusion Waiver and Bankruptcy and Default coverage. If you purchase the plan within 14 days of your initial payment, you will also have the option to add the Cancel for Any Reason benefit.

WHEN SHOULD I BUY A TRAVEL PROTECTION PLAN?

Buy NOW for maximum coverage. Your Trip Cancellation coverage is effective the day after your transaction is completed online or by phone

**GET A FREE QUOTE.
CALL TOLL FREE:**

800-937-1387

TRIPCARECOMPLETE.COM





Please read the Policy carefully.

The Trip Care Complete Plans are underwritten by Starr Indemnity & Liability Company, a Texas domiciled corporation (NAIC Company Code: 38318; TX license number: 93542) with its principal place of business at 399 Park Avenue, 2nd Floor, New York, NY 10022.

Please read the policy carefully to fully understand the insurance coverage, terms, conditions, reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts or discrepancies between this document and the policy or if any point is not covered in this document, the terms and conditions of the policy shall govern. Starr Indemnity & Liability Company has sole financial responsibility over any claims and/or other financial obligations owed by the insurer.

Starr Indemnity & Liability Company is currently authorized to conduct business in all states, the District of Columbia and Puerto Rico. Not all plans or insurance coverages are available in every state. This summary does not replace or change any part of your Policy. Please contact us if you have any questions.

These plans are administered by USI Insurance Services, LLC d/b/a USI Affinity Travel Insurance Services with its principal place of business at 3805 West Chester Pike, Suite 200, Newtown Square, PA 19073. CA license #OG11911. If you have any questions about the plans, please contact 1-800-937-1387 or info@travelinsure.com.

Since 1973, Travel Insurance Services has been a leader in developing insurance for travelers around the world. Thousands trust Travel Insurance Services every year with their travel insurance needs.



**Travel
Insurance
Services**



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