

Travel Max

Deluxe Travel Protection



Insurance Services

Designed with the luxury traveler in mind, Travel Max offers our broadest and most complete coverage. Travel Max meets the luxury travel needs by including Trip Cancellation/Interruption coverage for business reasons, our Transportation Pak and many more extra's in the base plan.

30 Day Pre-Existing Waiver

Pre-existing medical conditions are eligible for coverage when:

- · Plan is purchased within 30 days of initial trip deposit
- The traveler is medically able to travel at the time of plan purchase

A pre-existing condition exists if a traveler and/ or traveling companion has an illness or other condition within 60 days prior to policy effective date in which the condition:

- · Required taking prescribed drugs or medication
- · Received medical treatment or treatment was advised

The 60 day look-back on pre-existing conditions only applies to those traveling.

Plan Highlights

- First payer coverage, no deductibles²
- Trip cancellation/interruption benefit includes the following:
 Sickness, injury or death³
 - Inclement weather
 - Common carrier cancellations/delays
 - Pregnancy⁴ (trip cancellation only) NEW!
- Hospital of choice NEW!
- 5 hour trip delay benefit
- 3 hour missed cruise connection benefit
- · 12 hour baggage delay benefit
- \$1,000 trip interruption included in post departure coverage
- Available for purchase within 24 months of departure date

... And Much More! See Reverse for Travel Max Exclusives!

Base Plan Benefits			Base Plan Rates Per Person				
Benefits	Coverage Per Person (up to limits below)	Trip Cost (use full cost per person)	Ages 0-34	Ages 35-59	Ages 60-69	Ages 70-79	Ages 80+
Trip Cancellation	100% of trip cost (\$50,000 limit) ¹	\$0 excludes trip cancellation*	\$46	\$57	\$80	\$105	\$272
Trip Interruption	150% of trip cost (\$75,000 limit)	\$1 - \$500	\$50	\$63	\$89	\$117	\$437
Trip Delay	\$1,000	\$501 - \$1,000	\$78	\$93	\$137	\$181	\$619
Missed Cruise Connection	\$1,000	\$1,001 - \$1,500	\$112	\$134	\$190	\$255	\$665
Baggage & Personal Effects	\$2,500	\$1,501 - \$2,000	\$140	\$183	\$240	\$332	\$880
Baggage Delay	\$600	\$2,001 - \$2,500	\$140	\$232	\$295	\$422	
Emergency Medical & Dental Expenses \$100,000			• -				\$1,099
Emergency Evacuation/Repatriation	\$1,000,000	\$2,501 - \$3,000	\$216	\$275	\$343	\$498	\$1,31
24 Hour Accidental Death & Dismemberment \$25,000		\$3,001 - \$3,500	\$257	\$337	\$396	\$585	\$1,53
Common Carrier AD&D	\$50,000	\$3,501 - \$4,000	\$285	\$381	\$452	\$681	\$1,75
Travel Assistance & Concierge [†]	Included	\$4,001 - \$4,500	\$318	\$428	\$500	\$792	\$1,974
Transportation Pak - Included at No Cost!		\$4,501 - \$5,000	\$348	\$487	\$548	\$889	\$2,184
 Flight Accident AD&D (per personal sector) 	,	\$5,001 - \$5,500	\$410	\$566	\$660	\$956	\$2,318
Rental Car Damage Protection	(per plan) \$50,000	\$5,501 - \$6,000	\$440	\$613	\$715	\$1,011	\$2,376
Optional Upgrade Benefits		\$6,001 - \$6,500	\$480	\$682	\$790	\$1,131	\$2,672
Benefits	Coverage Per Person	\$6,501 - \$7,000	\$514	\$732	\$831	\$1,199	\$2,873
(up to limits I		\$7,001 - \$8,000	\$600	\$818	\$947	\$1,353	\$3,259
 Cancel for Any Reason Pak Cancel for Any Reason 	75% of trip cost	\$8,001 - \$9,000	\$684	\$946	\$1,073	\$1,523	\$3,70
Cancel for Trip Delay Reasons		\$9,001 - \$10,000	\$780	\$1,061	\$1,206	\$1,694	\$4,184

*Receive all other base plan benefits including \$1,000 in trip interruption coverage. 1\$200,000 aggregate trip cost limit for all travelers listed on the same covered trip. 2Receive reimbursement for eligible losses from us first, with no deductibles. Funds may be recovered from your medical or other collectible insurance plans. 3Of you, a traveling companion, family member, domestic partner or business partner. 4When pregnancy occurs after the effective date of coverage. †Travel Assistance & Concierge Services are provided by the designated provider as listed in the Description of Coverage. For rates above \$10,000 please call 1-800-228-9792. Maximum trip length allowed is 180 days. For trips 31-180 days in length add \$8 per day. Rates are subject to change. Certain terms, conditions, limitations and exclusions apply. Plan fees are non-refundable after 10 day free look period. 1.16 Standard

Travel Max Plan Exclusives - INCLUDED AT NO COST!

For our highest level of coverage, Travel Max includes plan benefits that are often only available as upgrades. The following valuable benefits are automatically included:

- Medical evacuation benefit includes:
 - \$1 million in coverage
- Trip cancellation/interruption benefit includes:
 - Business reasons
 - Military duty due to reassignment
- Trip delay benefit reimbursement includes:
 - Airline club admission
 - Kennel fees
 - Internet usage fees

Transportation Pak - Included at No Cost!

One pak with two great benefits:

- \$200,000 in Flight Accident Coverage (per person)
- \$50,000 in Rental Car Damage Protection (per plan)

Pak Highlights:

- Everyone on the plan receives the benefits
- · Coverage allows for one rental car at a time, and for multiple rentals throughout trip
- · Rental car damage protection covers for loss of use and cost of damage repair

Cancel for Any Reason - OPTIONAL UPGRADE

Cancel for Any Reason Pak

One upgrade with two great benefits!

- Cancel for any reason 2 or more days before the scheduled departure date & recover up to 75% of trip cost
- Plus Cancel for Trip Delay Reasons allows cancellation due to 30% or more of a trip being missed from a covered delay and recover up to 100% of trip cost

Must be selected at the time of initial purchase within 30 days of the initial trip deposit and full trip cost is insured. (maximum trip cost of \$10,000 per person)

Available for an additional 50% of total base plan rate. Everyone on the plan receives the benefits!

Travel Assistance & Emergency Services[†]

Includes a wide range of services before and during trips through a 24/7 toll free number.

Medical Services Include:

- Medical Assistance
- Medical Consultation & Monitoring
- Medical Evacuation
- Emergency Medical Payments
- Prescription Assistance
- Dependent Transportation & Family Visits
- Repatriation of Remains

Assistance Services Include:

- 24 Hour Legal Assistance
- Message Services
- Language Interpretation Services
- Emergency Cash Transfer
- Pre-Trip Travel Services
- Travel Document & Ticket Replacement
- Concierge Services
- Business Services

This is a partial description of benefits. Advance purchase requirements may apply to certain benefits. For a summary of plan details on coverages, benefits, limitations and exclusions of the insurance plan, please refer to the applicable Description of Coverage and/or Group Certificate/Individual Policy. ⁺Travel Assistance & Concierge Services are provided by the designated provider as listed in the Description of Coverage. Travel Insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC # 10952. Travelex CA Agency License #0D10209 26500954 1.16 Standard



Insurance Services

- Transportation Pak (see below)
- Baggage coverage for lost, stolen or damaged business property
- Pet coverage includes medical expenses and evacuation costs
- Rental expense reimbursement for lost, stolen, damaged or delayed sporting equipment
- 24 Hour Nurse Assist Services[†]