

Important Information



This brochure contains highlights of the plans developed by TravelSafe, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by On Call International.

The terms of insurance coverages in the plans may vary by jurisdiction, and not all insurance coverages are available in all jurisdictions. Insurance coverages in these plans are subject to terms, limitations, and exclusions, including an exclusion for pre-existing medical 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 be compensated for the purchase of a plan and 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. CA DOI toll-free number is 800-927-4357. 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 TravelSafe Insurance dba Chester Perfetto Agency, Inc. 40 Commerce Drive, Wyomissing, PA 19610; 800-523-8020; info@travelsafe.com; California Agent License #OC32142. While TravelSafe markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by TravelSafe, and TravelSafe does not receive compensation from USF for providing the non-insurance components of the plans.

*Pre-Existing Medical Condition means an illness, disease, or other condition during the 60-day period immediately prior to the date Your coverage is effective for which You or Your Traveling Companion, Business Partner, or Family Member scheduled or booked to travel with You: 1) received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this policy. 3) Change in prescribed medication means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications have been prescribed due to the worsening of an underlying condition that is being treated with the medication, unless the change is: a) between a brand name and a generic medication with comparable dosage; or b) an adjustment to insulin or anti-coagulant dosage.

†Eligibility is subject to the terms of the plan. In the plans issued in most states, the exclusion for Pre-Existing Conditions may be waived provided You purchase the plan within 21 days from the date Your initial trip deposit was received and you are not disabled from travel at the time You purchase this plan.

†† As an other covered reason for Trip Cancellation & Trip Interruption. Additional terms apply.

††† As an other covered reason for Trip Cancellation & Trip Interruption. This only applies to the bankruptcy or default of an entity that directly provides travel arrangements, including a common carrier, cruise line, tour operator, or other travel entity.

Request a Quote Today

You can call us toll-free at the number listed below.

Toll Free: 1.888.885.7233

Email: info@travelsafe.com



YOUR TRAVEL ADVISOR

Claims and Customer Service

Have questions or need to report a claim? Call us toll-free. For more information or to file a claim, visit www.travelsafe.com.

How to Report a Claim

Present all claims to the Claim Administrator using one of the methods below:

Online: www.travelsafe.com/claims

Phone: 1-877-539-6729

Email: travelsafeclaims@cbpinsure.com

Claims Administrator
Co-Ordinated Benefit Plans

Attn: TravelSafe Claims
PO Box 26222
Tampa, FL 33623

This product information is for descriptive purposes only and does not provide a complete summary of coverage. Consult your plan document for specific terms, conditions, limits, limitations, and exclusions to coverage. Not all coverages or options stated above may vary by state. Please see your plan document for full terms and conditions of coverage. If there is any conflict between the plan document and this product information, the provisions of the plan document shall prevail.

Edition: 01/2026



COVERAGE FOR ANY TRIP!

Trip Cancellation, Trip Interruption, and Missed Connection Coverages

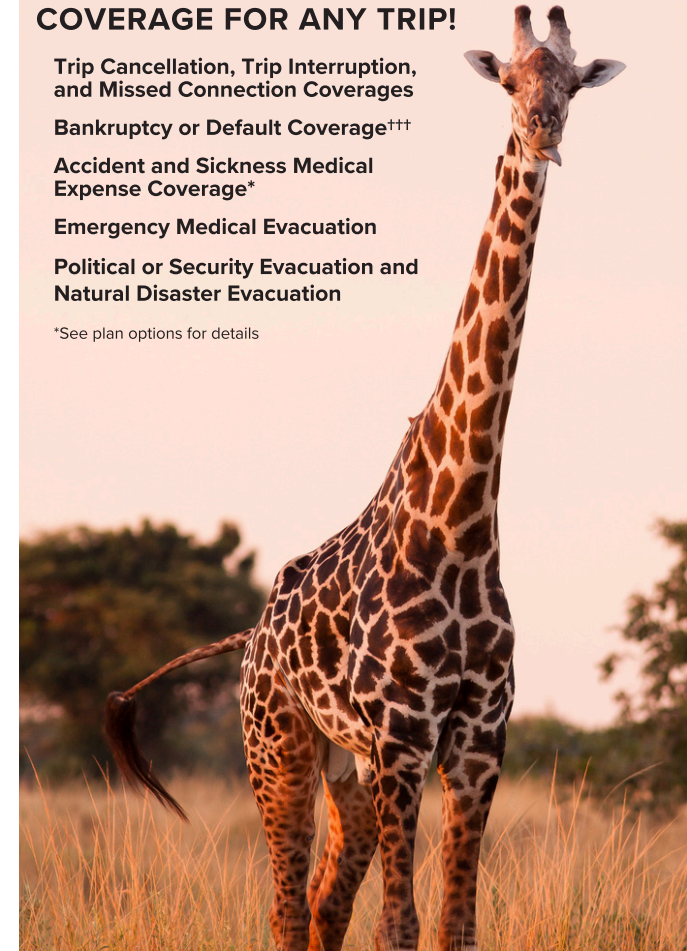
Bankruptcy or Default Coverage^{†††}

Accident and Sickness Medical Expense Coverage*

Emergency Medical Evacuation

Political or Security Evacuation and Natural Disaster Evacuation

*See plan options for details



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**TravelSafe Basic,
Classic and
Classic Plus
with Optional Cancel for Any Reason**

20260113-5097581



CUSTOMER SERVICE LIKE NO ONE ELSE

As a privately owned and operated travel insurance provider since 1971, TravelSafe knows the value of offering great customer service. We know how important your travel investments are to you and your loved ones. That's why we work hard to provide excellent customer service and make it easy to understand TravelSafe coverage.

Plan Features

- Cover trips up to 150 days for the Classic plan, up to 30 days for the Basic plan
- Cover up to \$100,000 trip cost for the Classic plan, \$10,000 for the Basic plan
- Up to \$100,000 in medical expense coverage for the Classic plan, \$35,000 or the Basic plan
- Terrorist incident coverage ††
- Bankruptcy or default coverage for "both" plans †††
- Political or Security Evacuation and Natural Disaster Evacuation
- Delayed, lost, stolen, or damaged baggage and personal effects coverage
- Employer termination coverage for "both" plans †††

Non-Insurance Features



On Call International WorldWide Travel Assistance

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:

- Pre-Trip Travel Services
- Document and Ticket Replacement
- Nurse Helpline
- Emergency Cash Transfer
- Message Services, Language Interpretation Services
- Prescription Assistance
- Medical Consultation and Monitoring
- Emergency Medical Payments
- Medical Evacuation Arrangements
- Repatriation of Remains
- 24-Hour Legal Assistance

The services described above are not insurance and are not associated with United States Fire Insurance Company
CA License #0C32142

Is Travel Insurance Right For My Trip?

Optional
"Cancel For
Any Reason"

PLAN FEATURES	Basic Plan	Classic Plan
Maximum Trip Cost	Up to \$10,000	Up to \$100,000
Maximum Trip Duration	Up to 30 Days	Up to 150 Days
Maximum Age of Traveler	Up to Age 79	Up to Age 100
Hospital of Choice (Sub-benefit of Medical Repatriation)	Included in Most States	Included
Coverage for Bankruptcy or Default†††	Included	Included
Loss of Job/Employer Termination††	Included	Included
50% or More Trip Loss††	Included	Included
NON-INSURANCE FEATURES	Basic Plan	Classic Plan
24-Hour Emergency Assistance	Included	Included
PRE-EXISTING CONDITIONS*	Basic Plan	Classic Plan
Waiver of Pre-Existing Conditions within 21 days from initial trip deposit	Available*	Available*

The above table represents the maximum amounts of coverage.

Why to consider a TravelSafe protection plan:

In general, many health insurance plans, Medicare, and Medicaid may not cover medical costs overseas.

•Check Your Health Insurance
- Are You Covered Abroad?

•What about Medicare?

•Get Help with a Medical Emergency
Abroad

<https://travel.state.gov/en/international-travel/planning/checklist.html>



Does your Medical plan pay up front for hospital admission, treatment, or release?

Some may not, but TravelSafe plans offer this service as a non-insurance feature. Our multilingual team is trained to assist you in finding and securing medical care, transportation, and payment.

TRAVEL PROTECTION PLANS

Optional
"Cancel For
Any Reason"

INCLUDED COVERAGE	Basic Plan	Classic Plan
Trip Cancellation	Up to 100% of Trip Cost	Up to 100% of Trip Cost
Trip Interruption	Up to 100% of Trip Cost	Up to 150% of Trip Cost
Trip Delay (6+ hours)	Up to \$1,000 (Max \$100/day)	Up to \$2,000 (Max \$200/day)
Missed Trip Connection (3+ hours)	Up to \$500	Up to \$2,500
Accident & Sickness Medical and Dental Expenses	Up to \$35,000 Dental Sublimit \$750	Up to \$100,000 Dental Sublimit \$750
Medical Evacuation and Repatriation of Remains	Up to \$100,000	Up to \$1,000,000
Political or Security Evacuation & Natural Disaster Evacuation	Not Available	Up to \$25,000 (Included in most states)
Accidental Death & Dismemberment	Not Available	Up to \$25,000
Baggage & Personal Effects	Up to \$500	Up to \$2,500
Baggage Delay (12+ Hours)	Up to \$100	Up to \$250

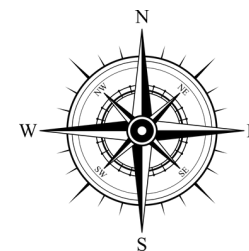
OPTIONAL COVERAGE

available for additional cost	Basic Plan	Classic Plan
Cancel for Any Reason	Not Available	Available (N/A for residents of NY)
Business Equipment & Sports Equipment Rental	Available	Available
(Air Flight) Accidental Death & Dismemberment	Available	Available
Rental Car Damage & Theft Coverage	Available	Available

The above table represents the maximum amounts of coverage.

14 Day Free Look Period

If you are not satisfied for any reason, you may cancel your plan by providing written notice within 14 days of your plan's effective date.



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20260113-5097581



Explore The World With Us!

We are pleased to announce that we have 3 annual plans for you to select from with different levels of Trip Cancellation coverage. Now you are able to have protection for 364 days anytime you are more than 100 miles from home!

**Not available for residents of New York, South Carolina, or Washington*



\$175/ person

- ✓ For trip cost up to \$3,000 per person
- ✓ Comprehensive coverage for trip cancellation, trip interruption and baggage
- ✓ Up to \$10,000 in emergency medical coverage
- ✓ Valid for US citizens and US Residents
- ✓ Available for travelers up to age 79 at the time of enrollment



\$450/person

- ✓ For trip cost up to \$5,000 per person
- ✓ Comprehensive coverage for trip cancellation, trip interruption and baggage
- ✓ Up to \$20,000 in emergency medical coverage
- ✓ Valid for US citizens and US Residents
- ✓ Available for travelers up to age 79 at the time of enrollment



\$829/person

- ✓ For trip cost up to \$7,500 per person
- ✓ Comprehensive coverage for trip cancellation, trip interruption and baggage
- ✓ Up to \$50,000 in emergency medical coverage
- ✓ Valid for US citizens and US Residents
- ✓ Available for travelers up to age 79 at the time of enrollment



AnnualSafe
"364 DAYS OF TRAVEL PROTECTION"

Benefit Highlights	AnnualSafe Standard	AnnualSafe Enhanced	AnnualSafe Superior
Coverage Type	Excess Coverage	Excess Coverage	Excess Coverage
Trip Cancellation	100% of Trip Cost (\$3,000 max.)	100% of Trip Cost (\$5,000 max.)	100% of Trip Cost (\$7,500 max.)
Trip Interruption	100% of Trip Cost (\$3,000 max.)	100% of Trip Cost (\$5,000 max.)	100% of Trip Cost (\$7,500 max.)
Itinerary Change	N/A	\$300 per trip	\$300 per trip
Trip Delay	\$250 per trip (12 hours/\$150 per day)	\$500 per trip (12 hours/\$200 per day)	\$750 per trip (12 hours/\$250 per day)
Baggage & Personal Effects	\$500 per trip	\$750 per trip	\$1,000 per trip
Baggage Delay	\$100 per trip (12 hours) Includes sports equipment rental	\$200 per trip (12 hours) Includes sports equipment rental	\$250 per trip (12 hours) Includes sports equipment rental
Emergency Accident & Sickness Medical Expense	\$10,000 per trip	\$20,000 per trip	\$50,000 per trip
Emergency Dental	\$500 per trip	\$750 per trip	\$1000 per trip
Emergency Medical Evacuation and Repatriation	\$50,000 per trip	\$100,000 per trip	\$250,000 per trip
24-Hour AD&D	\$10,000	\$15,000	\$25,000
Maximum Trip Duration	60 days per trip	60 days per trip	60 days per trip
Worldwide Travel Assistance	Included	Included	Included

*Travel coverage is not available within 100 miles of your residence.

Trip Cancellation & Interruption

Provides reimbursement of insured, non-refundable, pre-paid trip costs if a trip is canceled or interrupted for a covered reason*.

Trip Delay

Provides reimbursement of additional costs for accommodations, transportation and meals if a trip is delayed for a covered reason*.

Baggage & Personal Effects

Provides reimbursement for lost and stolen personal items.

Ten Day-Free Look

If you are not satisfied within 10 days of purchasing this plan, TravelSafe Insurance will refund your premium cost if you have not departed on a trip or filed a claim.

Sports Equipment Rental

Provides reimbursement for the cost of renting sports equipment if your checked sports equipment is lost or delayed by a common carrier for more than 12 hours.

Emergency Accident & Sickness Medical Expense

Provides reimbursement for emergency medical treatment if sickness or injury occurs while traveling.

Emergency Evacuation

Provides coverage for emergency medical evacuation, if necessary, to the nearest adequate medical facility, or back to the USA, also includes return of remains.

** Refer to the Certificate of Insurance for a list of covered reasons.*

Coverage is underwritten by AXIS Insurance Company under policy form series number TRVL-IND-001. AXIS Insurance Company, an Illinois property and casualty company, is licensed in all 50 states of the United States and the District of Columbia. Payment of claims under any policy issued shall only be made in full compliance with all economic or trade and sanction laws or regulations, including but not limited to, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control.



For Travel Advisors Only
Do Not Distribute

Basic & Classic Plans

How long has it been since you reviewed your Travel Insurer's Benefits? *

With all the challenges travelers face today, are you sure your clients are covered for these...

What is their Missed Trip Connection coverage? We have an award-winning Missed Connection with a 3-hour trigger and up to \$2,500 in our Classic plans and \$500 in Basic. This benefit allows for alternate transportation and common carrier delays.

Do they still offer CFAR & treat COVID-19 like any other illness? Yes, to both. Our Classic + has 75% reimbursement for cancellation for uncovered reasons while both Classic and Basic treat COVID like any other illness and have since the start.

What if your client has to extend their trip due to an injury or illness? Not only do we cover hospitalizations for covered reasons we can also cover additional expenses under Trip Interruption if the trip needs to be extended due to medically imposed restrictions not requiring hospitalization. Classic has up to \$200/day & Basic has up to \$100/day, both for up to 10 days.

Do they have Primary Accident & Sickness coverage in all plans? Our Basic & Classic plans do, which means only having to deal with (1) insurance company, which can result in faster & easier claims processing.

What if a client is asked to pay for admission to a Hospital? Our plans allow for advanced payment for admission, treatment, & release from the Hospital for covered injury or sickness. The client just needs to contact assistance. The same goes for Medical Evac.

Is Hurricane Warning a covered reason for Trip Cancellation? Our Classic plans include this if policy is purchased before the storm is named and if within 36 hours of your client's originally scheduled departure, any city on their itinerary is under a Hurricane warning issued by NOAA. Cancellation must occur more than 14 days following the effective date of coverage.

How about if a Hurricane threatens your client after departure? Our Classic plans have trip interruption if your clients' current or future destination falls under a Hurricane Warning after their departure so long as coverage was purchased before the storm was named.

How about revocation of approved time off from work as a covered reason for Trip Cancellation? No need to add a work cancellation option; it's already included with our Classic plan.

How much time do they give from initial deposit for Time Sensitive benefits? Our plans give up to 21 days for the pre-existing medical condition exclusion waiver, bankruptcy default, and the option to purchase Classic + which includes CFAR.

Do they require that your client cover the full cost of the trip to qualify for the pre-existing medical condition exclusion waiver? While we always suggest your clients cover their full non-refundable costs it won't affect their waiver if they don't. This allows you to lock this benefit down even if they just cover the initial payment within 21 days of the initial deposit.

What if your client needs to evacuate their destination due to a Political or Natural disaster? Not only does Classic have up to \$25,000 in coverage due to a formal recommendation from the appropriate local authorities or the US State Department for clients to leave a country for a covered reason it comes with expert assistance from On Call to help with arrangements.

Do they offer Medical Repatriation Home or to a Hospital of Choice? Included in both Basic & Classic plans.

Do they have Flat Rates for children 18 & under? TravelSafe has flat rates for children 18 & under when they are on the same enrollment as an adult who resides in the same state. N/A in MO, WA, or with the CFAR option.

What is their coverage for Job Loss? We require that your client must have been with the same employer for just 12 consecutive months.

How do they cover Terrorism? We allow for cancellation or interruption if there is a terrorist incident in any city on your clients' itinerary after the effective date and within 30 days of their original departure date.

Do they protect your Commissions? ** TravelSafe automatically includes Commission Protection without commission reduction. Restrictions apply. Does not apply to CFAR, Bankruptcy/Default, or denied claims. Complete details are available on the claim form.

*Please Note: maximum benefit amounts, limits, and provisions may vary by state/jurisdiction.
TravelSafe.

**Commission protection is a non-insurance benefit paid by

All coverages mentioned are subject to additional terms and conditions outlined in the plan document. Insurance benefits are underwritten by the United States Fire Insurance Company.



"Don't miss that putt — secure your golf travel insurance before it's too late!"



**GolfSafe Secure
and**

**GolfSafe Secure
with Optional Cancel for Any
Reason**

Plan Cost Schedule

Age* *at time of purchase	Secure	Secure with Optional Cancel for Any Reason
0-35	4% of Trip Cost	9% of Trip Cost
36-60	6% of Trip Cost	10.75% of Trip Cost
61-70	9% of Trip Cost	14.5% of Trip Cost
71+	13.50% of Trip Cost	20.50% of Trip Cost

Note: Plan Costs are per person based on your full trip cost and your age at the time of purchase. Minimum premiums apply. You can view policy details and enroll under your golf operator's contact information.

OPTIONAL Benefits	Maximum Benefit	Benefit Cost
AD&D (Air Only) Coverage per person	\$50,000	\$6.75
Rental Car Damage Per Day	\$35,000	\$7.00

TIME SENSITIVE PROVISIONS:

If you purchase this plan within 21 days of the initial trip deposit, then:
1) the Plan exclusion for Pre-Existing Conditions will be waived, provided you are medically able to travel at the time the plan payment is paid; and 2) coverage is available for the Optional Cancellation For Any Reason (CFAR) Benefit.

INSURE THE FULL COST OF YOUR TRIP:

If You insure an amount less than Your total prepaid costs for Travel Arrangements that are subject to cancellation penalties or restrictions:
1) the maximum benefit for Trip Cancellation will be limited to the amount of coverage You purchased; 2) the maximum benefit for Trip Interruption will be 150% of the amount of coverage You purchased.



Schedule of Insurance Benefits

Benefits - Per Person Per Trip	Maximum Benefit
Trip Cancellation	100% of Trip Cost <i>up to \$50,000</i>
Single Occupancy	100% of Trip Cost
Trip Interruption	150% of Trip Cost
Missed Connection	\$2,500
Travel Delay (Up to \$150 Per Day)	\$750
Itinerary Change	\$250
Accidental Death and Dismemberment	\$25,000
Emergency Medical Coverages	
Emergency Accident or Sickness	\$100,000
Emergency Dental Treatment	\$750
Emergency Medical Evacuation or Repatriation of Remains	\$500,000
Baggage/Personal Effects	\$2,500
Per Article Limit	\$250
Combined Maximum Limit	\$600
Baggage Delay	\$250
Lost Golf Rounds	\$500
Travel Inconvenience – Hole-in-One While Golfing	\$250
Sports Equip. Rental	\$500
Rental Property Protection	\$2,500
Optional Benefits (if purchased)	
Benefits	Maximum Benefit
Optional Trip Cancellation for Any Reason	75% of Non-Refundable Trip Cost
AD&D (Air Only) Coverage	\$50,000
Rental Car Damage	\$35,000

INFORMATION YOU NEED TO KNOW

Coverage is subject to exclusions and limitations and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on local country or U.S. state laws. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth in the policy. Please check the product certificate or master policy for complete plan details and Schedule of Benefits

14 DAY FREE LOOK

If You are not satisfied for any reason, You may return Your Plan Document to the plan administrator within 14 days of the purchase date. Your plan payment will be refunded, provided You have not already departed on the Trip or filed a claim. When so returned, the coverage under the Plan is void from the beginning. (not available to residents of NY or WA)

Customer Service

You can call us toll-free at the number listed below.

Toll Free: (800) 523-8020

Email: golfsafe@travelsafe.com



[CLICK HERE for Quick Quote and Enrollment](#)

This product information is for descriptive purposes only and does not provide a complete summary of coverage. Consult your certificate for specific terms, conditions, limits, limitations and exclusions to coverage. Not all coverages or options stated above may apply to each certificateholder. Please see your certificate for full terms and conditions of coverage. If there is any conflict between the certificate and this product information, the provisions of the certificate shall prevail.

Edition: 09/2025

Benefit Highlights

Trip Cancellation/Interruption - Protects the prepaid cost of your covered travel arrangements for your trip in the event you have to cancel or interrupt due to a covered reason.

Missed Connection - Provides a reimbursement for the unused portions of your 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 - Assists with additional travel expenses incurred when you are delayed at least 6 or more hours due to a covered reason. In the event of a covered delay, you will be reimbursed for additional expenses for hotels, meals, and transportation

Baggage and Personal Effects - Provides reimbursement when your baggage or personal belongings are damaged, lost, or stolen during your trip. Personal belongings include such things as loss of luggage, jewelry, passports, or travel visas.

GOLF BENEFITS:

Lost Golf Rounds - (not available to residents of NY & WA) Provides reimbursement if you are unable to golf during the trip due to the inability to complete play on at least nine (9) holes of an eighteen (18) hole round due to weather when club management expressly cancels or delays your round.

Travel Inconvenience – Hole-in-One While Golfing - (not available to residents of NY & WA) - Provides reimbursement for beverage expenses purchased from the clubhouse, if during your trip, you or a traveling companion makes a hole-in-one on an official registered Golf Course.

Sports Equipment Rental - (not available to residents of NY & WA) Provides reimbursement for the reasonable cost of renting sports equipment during the trip if it is lost, stolen, damaged or delayed for twelve (12) hours or more.

Rental Property Protection - (not available to residents of NY) Provides reimbursement for direct physical damage to covered real or personal property within the unit you or a traveling companion occupy while on your trip.

Medical Expense/Medical Evacuation - Provides medical expense benefits for a covered sickness or injury incurred while on your trip. When required, we will evacuate you to the nearest qualified hospital and will then return you home when you are safe to travel. Includes up to \$750 for emergency dental expenses.

Optional Trip Cancellation for Any Reason - (not available to residents of NY & WA) Provides reimbursement for the percentage of the prepaid, forfeited, non-refundable payments or deposits you paid for your trip provided: a) Your premium payment is received within twenty one (21) days of the date your initial deposit/payment for your trip is received; and b) You insure all prepaid trip costs that are subject to cancellation penalties or restrictions; and c) You cancel your trip two (2) days or more before your scheduled departure date.

GS-TP-09192025

CA License #0C32142

Insurance Company

THIS GOLFSAFE PROTECTION PLAN IS UNDERWRITTEN BY: Coverage is underwritten by AXIS Insurance Company under policy form series number TRVL-IND-001. AXIS Insurance Company, an Illinois property and casualty company, is licensed in all 50 states of the United States and the District of Columbia. Payment of claims under any policy issued shall only be made in full compliance with all economic or trade and sanction laws or regulations, including but not limited to, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control.

For residents of CA, NY, WA:

Insurance coverage is underwritten by Nationwide Mutual Insurance Company, Columbus, Ohio. In WA, coverage is underwritten by Nationwide Life Insurance Company, Columbus, Ohio and Nationwide Mutual Insurance Company, Columbus, Ohio. Applicable to policy form NSIGTC 2000, NSHTC 2000, SRTC 2000, or state equivalent. NSM-0628AO

This insurance does not coordinate with any other insurance plan. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not Minimum Essential Benefits as set forth under the Patient Protection and Affordable Care Act.

Non-Insurance Assistance Service



On Call International WorldWide Travel Assistance

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:

- Pre-Trip Travel Services
- Document and Ticket Replacement
- Nurse Helpline
- Emergency Cash Transfer
- Message Services, Language Interpretation Services
- Prescription Assistance
- Medical Consultation and Monitoring
- Emergency Medical Payments
- Medical Evacuation Arrangements
- Repatriation of Remains
- Free Concierge Service
- 24-Hour Legal Assistance
- The services described above are not insurance and are not associated with AXIS Insurance Company.



Travel Smart with
LodgingSafe,
a division of
TravelSafe
Insurance



LodgingSafe and

LodgingSafe
with Optional Cancel for
Any Reason

Plan Cost Schedule

Age	LodgingSafe	LodgingSafe with Optional Cancel for Any Reason
All Ages	6.50% of Trip Cost	11.75% of Trip Cost

TIME SENSITIVE PROVISIONS:

If you purchase this plan within 21 days of the initial trip deposit, then: 1) the Plan exclusion for Pre-Existing Conditions will be waived, provided you are medically able to travel at the time the plan payment is paid; and 2) coverage is available for the Optional Cancellation For Any Reason (CFAR) Benefit which is available ONLY on the LodgingSafe Plan.

Note: CFAR benefit is not available to residents of NY or WA

INSURE THE FULL COST OF YOUR TRIP:

If You insure an amount less than Your total prepaid costs for Travel Arrangements that are subject to cancellation penalties or restrictions: 1) the maximum benefit for Trip Cancellation will be limited to the amount of coverage You purchased; 2) the maximum benefit for Trip Interruption will be 150% of the amount of coverage You purchased.



Schedule of Insurance Benefits¹

Benefits - Per Person Per Trip	Maximum Benefit
Trip Cancellation	100% of Trip Cost <i>Up to \$20,000</i>
Trip Interruption	150% of Trip Cost
Missed Connection (3+ hours)	\$500
Travel Delay (12+ hours)	\$500
Baggage/Personal Effects	\$1,000
Baggage Delay (24+ hours)	\$500
Emergency Accident & Sickness Expenses	\$50,000
Emergency Dental Treatment Sublimit	\$750
Emergency Medical Evacuation or Repatriation of Remains	\$50,000
Accidental Death and Dismemberment	\$25,000
Optional Trip Cancellation for Any Reason	75% of Non-Refundable Trip Cost

Some of the covered reasons include:

- Sickness, Injury or Death²
- Employment Termination
- Military Leave Revoked
- School year extended
- Destination Uninhabitable/Inaccessible
- Civil Commotion, Riot or Civil Unrest
- Being the Victim of Felonious Assault
- Quarantine / Hijacking / Jury Duty / Subpoena
- Traffic Accident
- Closed roadway

Purchase Guarantee

14-Day Review Period

If you are not completely satisfied within 14 days of purchasing this plan, TravelSafe® will refund your premium cost, if you have not departed on your trip or filed a claim.

Note: This review period is not available to residents of NY and WA.



Customer Service

You can call us toll-free at the number listed below.

Toll Free: (800) 523-8020



[CLICK HERE for Quick Quote and Enrollment](#)

This product information is for descriptive purposes only and does not provide a complete summary of coverage. Consult your certificate for specific terms, conditions, limits, limitations and exclusions to coverage. Not all coverages or options stated above may apply to each certificateholder. Please see your certificate for full terms and conditions of coverage. If there is any conflict between the certificate and this product information, the provisions of the certificate shall prevail. **Edition: 09/2025**

Additional Coverages and Details

Pre-Existing Exclusion Waiver **INCLUDED**

If the plan is purchased within 21 days of initial trip deposit, pre-existing medical conditions are waived when full trip cost is insured and traveler is medically able to travel at the time of plan purchase.

Non-Insurance Travel³ Assistance Services **INCLUDED**

A wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents or baggage, event ticketing, business services and more.

Optional Upgrade

Cancel for Any Reason (not available to residents of NY or WA)

Protection for the unexpected, whatever it may be! Cancel at least 48 hours before your scheduled departure date and recover up to 75% of trip cost. Must be purchased within 21 days of initial trip deposit.

Is Travel Protection For Me?

Adding the LodgingSafe Travel Protection to your travel plans can help provide the protection you need to ensure peace of mind.

**With Questions about Plan Benefits,
call (888) TVL-SAFE
8:30am - 5:00pm EST, M-F**

1. All coverages are per insured up to limits listed. Coverage and rates may vary by state. Please see your Policy/Certificate of insurance for details, or call 888-885-7233 / 888-TVL-SAFE.

2. Of you, a traveling companion, family member, domestic partner or business partner.

3. Provided by the designated provider as listed in the Policy/ Certificate of insurance.

Insurance Company

THIS LODGINGSAFE PROTECTION PLAN IS UNDERWRITTEN BY: Coverage is underwritten by AXIS Insurance Company under policy form series number TRVL-IND-001. AXIS Insurance Company, an Illinois property and casualty company, is licensed in all 50 states of the United States and the District of Columbia. Payment of claims under any policy issued shall only be made in full compliance with all economic or trade and sanction laws or regulations, including but not limited to, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control.

For residents of CA, NY, WA:

Insurance coverage is underwritten by Nationwide Mutual Insurance Company, Columbus, Ohio. In WA, coverage is underwritten by Nationwide Life Insurance Company, Columbus, Ohio and Nationwide Mutual Insurance Company, Columbus, Ohio. Applicable to policy form NSIGTC 2000, NSHTC 2000, SRTC 2000, or state equivalent. *NSM-0629AO*

This insurance does not coordinate with any other insurance plan. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not Minimum Essential Benefits as set forth under the Patient Protection and Affordable Care Act.

Non-Insurance Assistance Service



On Call International WorldWide Travel Assistance

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:

- Pre-Trip Travel Services
- Document and Ticket Replacement
- Nurse Helpline
- Emergency Cash Transfer
- Message Services, Language Interpretation Services
- Prescription Assistance
- Medical Consultation and Monitoring
- Emergency Medical Payments
- Medical Evacuation Arrangements
- Repatriation of Remains
- Free Concierge Service
- 24-Hour Legal Assistance
- The services described above are not insurance and are not associated with AXIS Insurance Company.



"Don't let your ski vacation go downhill—secure your ski travel insurance before the first flake falls"

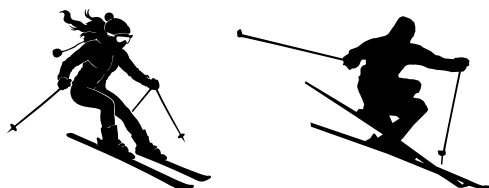


SkiSafe Domestic

For USA Ski Resorts Only

Schedule of Insurance Benefits

Domestic/ USA Destination Travel Benefits - Per Person Per Trip	Maximum Benefit
Trip Cancellation	100% of Trip Cost <i>up to \$20,000</i>
Single Occupancy	100% of Trip Cost
Trip Interruption	150% of Trip Cost
Travel Delay (<i>Up to \$150 Per Day</i>)	\$750
Missed Connection	\$1,000
Lost Skiing Days (<i>Up to \$500 Per Day</i>)	\$500
Emergency Medical Coverages	
Emergency Accident or Sickness	\$50,000
Emergency Dental Treatment	\$750
Emergency Medical Evacuation & Repatriation of Remains	\$500,000
Baggage & Sporting Equipment Damage or Loss	\$2,500
Per Article Limit	\$250
Combined Maximum Limit	\$600
Baggage Delay	\$250
Sports Equip. Rental	\$500
Rental Property Protection	\$2,500
Optional Benefits (if purchased)	
Benefits	Maximum Benefit
Optional Trip Cancellation for Any Reason	75% of Trip Cost
AD&D (Air Only) Coverage	As Shown
Sports Protection Sub-limit under Emergency Accident & Sickness Medical Expense:	
Extreme Sports	\$50,000
Sporting Equipment Rental	\$1,000
Optional Rental Car Damage or Theft	\$35,000



Plan Cost Schedule

Plans not available for NY or WA Residents

Ages	Base	Base with Optional CFAR	Sports Upgrade
0-35	4.00%	6.40%	+ 0.27%
36-60	6.00%	9.60%	+ 0.40%
61-70	8.00%	12.80%	+ 0.54%
71+	13.50%	21.60%	+ 0.91%

Sports Upgrade: View Benefit Highlights for More Information and state specific

Optional Benefits (if purchased)	Maximum Benefit	Benefit Cost
AD&D (Air Only) Coverage	25K; 50K or 100K	\$2.75; \$5.50; or \$11
Optional Rental Car Damage or Theft	\$35,000	\$7.00 per day

Purchase Guarantee

If you are not completely satisfied within 14 days of purchasing this plan (10 days in MO & OR), TravelSafe® will refund your premium cost if you have not departed on your trip or filed a claim.

Insure The Full Trip Cost

If you insure an amount less than your total prepaid costs for Travel Arrangements that are subject to cancellation penalties or restrictions: 1) the maximum benefit for Trip Cancellation will be limited to the amount of coverage you purchased; 2) the maximum benefit for Trip Interruption will be 150% of the amount of coverage you purchased.

Pre-Existing Conditions Waiver

If you purchase this plan within 21 days of the initial trip deposit, the plan exclusion for Pre-Existing Conditions will be waived, provided you are medically able to travel at the time the plan payment is paid, & 100% of the trip cost for all travel arrangements, subject to cancellation penalties, is insured.

Is Travel Protection For Me?

Adding the SkiSafe Travel Protection to your travel plans can help provide the protection you need, so you're better prepared for the unexpected.



Customer Service

You can call us toll-free at the number listed below.

Toll Free: (800) 523-8020

Email: info@travelsafe.com



This product information is for descriptive purposes only and does not provide a complete summary of coverage. Consult your certificate for specific terms, conditions, limits, limitations and exclusions to coverage. Not all coverages or options stated above may apply to each certificateholder. Please see your certificate for full terms and conditions of coverage. If there is any conflict between the certificate and this product information, the provisions of the certificate shall prevail.

Edition: 04/2026

Benefit Highlights

Lost Skiing Days - Provides reimbursement for nonrefundable Ski lift ticket costs if the Ski resort at Your destination closes its arrangements due to at least fifty percent (50%) of the Trails closing for at least eight (8) consecutive hours due to lack of snow, severe weather, treacherous Trail conditions, or Natural Disaster. See State Specific Policy for full details.

Optional Trip Cancellation for Any Reason (CFAR) - Provides reimbursement for the percentage of the prepaid, forfeited, non-refundable payments or deposits you paid for your trip provided: a) Your premium payment is received within twenty one (21) days of the date your initial deposit/payment for your trip is received; and b) You insure all prepaid trip costs that are subject to cancellation penalties or restrictions; and c) You cancel your trip two (2) days or more before your scheduled departure date.

Optional Upgrade - Sports Protection - (not available to residents of MN, MO, MT, OR, WY) If you purchase this optional upgrade, under GENERAL EXCLUSIONS AND LIMITATIONS, Extreme Sports is deleted and therefore not excluded from coverage.

Provides reimbursement for the reasonable costs paid to rent substitute Sporting Equipment during Your Trip, if Your Sporting Equipment is stolen, damaged, or destroyed by a third party, or lost or delayed for twelve (12) hours or more by a Common Carrier.

Important Information

Coverage is subject to exclusions and limitations and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on local country or U.S. state laws. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth in the policy. Please check the product certificate or master policy for complete plan details and Schedule of Benefits

Non-Insurance Assistance Service



On Call International WorldWide Travel Assistance

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:

- Pre-Trip Travel Services
- Document and Ticket Replacement
- Nurse Helpline
- Emergency Cash Transfer
- Message Services, Language Interpretation Services
- Prescription Assistance
- Medical Consultation and Monitoring
- Emergency Medical Payments
- Medical Evacuation Arrangements
- Repatriation of Remains
- Free Concierge Service
- 24-Hour Legal Assistance

The services described above are not insurance and are not associated with AXIS Insurance Company.

Insurance Company

THIS SKISAFE PROTECTION PLAN IS UNDERWRITTEN BY: Coverage is underwritten by AXIS Insurance Company under policy form series number TRVL-IND-001. AXIS Insurance Company, an Illinois property and casualty company, is licensed in all 50 states of the United States and the District of Columbia. Payment of claims under any policy issued shall only be made in full compliance with all economic or trade and sanction laws or regulations, including but not limited to, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control.

This insurance does not coordinate with any other insurance plan. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not Minimum Essential Benefits as set forth under the Patient Protection and Affordable Care Act.



CA License #0C32142

TP-SkiSafe-032426



Your gear is ready, but is your “what-if” plan? Secure your coverage before the snow starts sticking.



SkiSafe International

Global Ski Destinations (Non-USA)

Schedule of Insurance Benefits

International/ Non-USA Destinations
Benefits - Per Person Per Trip

	Maximum Benefit
Trip Cancellation	100% of Trip Cost <i>up to \$30,000</i>
Single Occupancy	100% of Trip Cost
Trip Interruption	150% of Trip Cost
Travel Delay (Up to \$250 Per Day)	\$1,000
Missed Connection	\$2,500
Lost Skiing Days (Up to \$500 Per Day)	\$500
Emergency Medical Coverages	
Emergency Accident or Sickness	\$100,000
Emergency Dental Treatment	\$750
Search and Rescue <i>without Sports Protection optional upgrade</i>	\$25,000
Search and Rescue <i>with Sports Protection optional upgrade</i>	OR \$50,000
Emergency Medical Evacuation & Repatriation of Remains	\$500,000
Baggage & Sporting Equipment Damage or Loss	\$2,500
Per Article Limit	\$250
Combined Maximum Limit	\$600
Baggage Delay	\$250
Sports Equip. Rental	\$500
Rental Property Protection	\$2,500
Optional Benefits (if purchased)	
Benefits	Maximum Benefit
Optional Trip Cancellation for Any Reason	75% of Trip Cost
AD&D (Air Only) Coverage	As Shown
Sports Protection Sub-limit under Emergency Accident & Sickness Medical Expense:	
Extreme Sports	\$100,000
Sporting Equipment Rental	\$1,000
Optional Rental Car Damage or Theft	\$35,000



Plan Cost Schedule

Plans not available for NY or WA Residents

Ages	Base	Base with Optional CFAR	Sports Upgrade
0-35	5.00%	8.00%	+ 0.32%
36-60	7.00%	11.20%	+ 0.44%
61-70	11.00%	17.60%	+ 0.70%
71+	15.00%	24.00%	+ 0.95%

Sports Upgrade: View Benefit Highlights for More Information and state specific

Optional Benefits (if purchased)	Maximum Benefit	Benefit Cost
AD&D (Air Only) Coverage	25K; 50K or 100K	\$2.75; \$5.50; or \$11
Optional Rental Car Damage or Theft	\$35,000	\$7.00 per day

Purchase Guarantee

If you are not completely satisfied within 14 days of purchasing this plan (10 days in MO & OR), TravelSafe® will refund your premium cost if you have not departed on your trip or filed a claim.

Insure The Full Trip Cost

If you insure an amount less than your total prepaid costs for Travel Arrangements that are subject to cancellation penalties or restrictions: 1) the maximum benefit for Trip Cancellation will be limited to the amount of coverage you purchased; 2) the maximum benefit for Trip Interruption will be 150% of the amount of coverage you purchased.

Pre-Existing Conditions Waiver

If you purchase this plan within 21 days of the initial trip deposit, the plan exclusion for Pre-Existing Conditions will be waived, provided you are medically able to travel at the time the plan payment is paid, & 100% of the trip cost for all travel arrangements, subject to cancellation penalties, is insured.

Is Travel Protection For Me?

Adding the SkiSafe Travel Protection to your travel plans can help provide the protection you need, so you're better prepared for the unexpected.



Customer Service

You can call us toll-free at the number listed below.

Toll Free: (800) 523-8020

Email: info@travelsafe.com



This product information is for descriptive purposes only and does not provide a complete summary of coverage. Consult your certificate for specific terms, conditions, limits, limitations and exclusions to coverage. Not all coverages or options stated above may apply to each certificateholder. Please see your certificate for full terms and conditions of coverage. If there is any conflict between the certificate and this product information, the provisions of the certificate shall prevail.

Edition: 04/2026

Benefit Highlights

Lost Skiing Days - Provides reimbursement for nonrefundable Ski lift ticket costs if the Ski resort at your destination closes its arrangements due to at least fifty percent (50%) of the Trails closing for at least eight (8) consecutive hours due to lack of snow, severe weather, treacherous Trail conditions, or Natural Disaster.

Search and Rescue - If you should become lost, disoriented, or reported missing while on the trip during a recreational activity appropriate for your abilities and expertise, we will pay for the cost of one (1) organized search and rescue by the appropriate authorities, up to the Maximum Benefit Amount shown in the Schedule of Benefits.

Optional Trip Cancellation for Any Reason (CFAR) - Provides reimbursement for the percentage of the prepaid, forfeited, non-refundable payments or deposits you paid for your trip provided: a) Your premium payment is received within twenty one (21) days of the date your initial deposit/payment for your trip is received; and b) You insure all prepaid trip costs that are subject to cancellation penalties or restrictions; and c) You cancel your trip two (2) days or more before your scheduled departure date.

Optional Upgrade - Sports Protection - (not available to residents of MN, MO, MT, OR, WY)
If you purchase this optional upgrade, under GENERAL EXCLUSIONS AND LIMITATIONS, Extreme Sports is deleted and therefore not excluded from coverage.

Provides reimbursement for the reasonable costs paid to rent substitute Sporting Equipment during Your Trip, if Your Sporting Equipment is stolen, damaged, or destroyed by a third party, or lost or delayed for twelve (12) hours or more by a Common Carrier.

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CA License #0C32142

Non-Insurance Assistance Service



On Call International WorldWide Travel Assistance

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:

- Pre-Trip Travel Services
- Document and Ticket Replacement
- Nurse Helpline
- Emergency Cash Transfer
- Message Services, Language Interpretation Services
- Prescription Assistance
- Medical Consultation and Monitoring
- Emergency Medical Payments
- Medical Evacuation Arrangements
- Repatriation of Remains
- Free Concierge Service
- 24-Hour Legal Assistance

The services described above are not insurance and are not associated with AXIS Insurance Company.

Insurance Company

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This insurance does not coordinate with any other insurance plan. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not Minimum Essential Benefits as set forth under the Patient Protection and Affordable Care Act.



#TP-SkiSafeINT-040726



For Travel Professionals Use Only - Do Not Distribute



Student Group Travel Protection

- Commissionable Rates
- For Students & Chaperones of 10+
- 3 Plans to Offer
 - ◆ Bare Necessities (BN)
 - ◆ Necessities (N)
 - ◆ Most Necessities (MN)

GROUP Plan Features...*

Optional Cancel For Any Reason (CFAR)**
Pre-Existing Medical Condition Exclusion Waiver
Trip Cancellation Coverage for Academic Exam Testing.

Trip Cancellation "Other" Key Covered Reasons for N & MN
Strikes ♦ Hurricane ♦ Terrorism ♦ Extended school year ♦ Quarantined ♦ Mental, nervous, or psychological disorders



Plus, these "Other" Trip Cancellation Covered Reasons for MN
Financial Insolvency or Financial Default ♦ Common carrier delay or cancellation due to inclement weather or mechanical breakdown ♦ Work Reasons ♦ plus many more...*

- 3 plans to choose from - select the right one that best suits your group.
- Groups of ten (10+) or more persons are eligible for coverage. No family groups accepted.
- Group Members can come from all 50 states & DC, but the group cannot be domiciled(located) in MO, MT, NY, OR & WA

- Pre-Existing Medical Condition Exclusion is waived if a group participant pays the plan cost at or before his/her final payment for the trip, and they are medically able and not disabled from travel at the time payment is made.

Plan Initiation and Guidelines...

If you are authorized to offer TravelSafe Insurance, simply email group@travelsafe.com requesting the necessary paperwork that needs to be completed in order to request approval to insure your group. You will need to receive approval for the group before offering the coverage to the clients. Once the group is approved and set up in the system, we will advise, and then you will be able to log into your portal to download the Excel template to enter your traveler's information. Once a group is approved, the same rating system applies to all travelers, regardless of when they join the group. Optional benefits incur additional costs. If you are not currently authorized to offer our TravelSafe products, please call us at 1-800-523-8020.

1. Travelers should be added at the time their plan cost(s) are received by you.
2. Groups may only be enrolled online and travelers added prior to payment for the group.
3. Prior to payment for the group, you may add, delete or change traveler information.
4. Payments for the entire group must be made by one credit card.
5. For plans with a Trip Cancellation benefit (Necessities and Most Necessities), we recommend insuring the full trip cost.
6. Groups are defined as 10 or more insured persons with a common interest traveling to the same destinations with common group departure and return dates. Individual travelers may leave before the group departure date or stay beyond the group return date.
7. Payment for the group must be received by TravelSafe 15 days prior to the scheduled group departure date.
8. Travel Documents are provided online for you to distribute to group participants. You are responsible for providing travelers with a copy of the plan document upon purchase of the plan.

*Please refer to your specific state and plan document for details. Additional terms apply.

**Available on the Necessities & Most Necessities. Additional Costs & terms apply. Not available to NY residents.



800-523-8020



Group@TravelSafe.com

Group Plans Bare Necessities – Necessities - Most Necessities			
Plan Benefits*	Bare Necessities (BN)	Necessities (N)	Most Necessities (MN)
Trip Cancellation	NOT Included	Insured Trip Cost	Insured Trip Cost
Trip Interruption	NOT Included	100% of Trip Cost	125% Trip Cost
Single Supplement	NOT Included	Included	Included
Trip Delay (6 Hours or More)	NOT Included	\$100 Per Day \$500 Maximum	\$150 Per Day \$750 Maximum
Missed Connection (3 Hours or More)	NOT Included	\$500	\$1,500
Accident & Sickness Medical Expense	\$25,000	\$25,000	\$50,000
Medical Evacuation & Repatriation of Remains	\$50,000	\$50,000	\$100,000
- Emergency Medical Evacuation - Medically Necessary Repatriation - Repatriation of Remains - Hospital of Choice	INCLUDED	INCLUDED	INCLUDED
Bedside Traveling Companion Daily Benefit	\$300 per day	\$300 per day	\$300 per day
Political or Security Evacuation & Natural Disaster Evacuation	NOT Included	NOT Included	\$25,000
Baggage & Personal Effects	\$1,000 (\$300 per item max)	\$1,000 (\$300 per item max)	\$1,500 (\$300 per item max)
Baggage Delay (12 Hours or More)	\$100	\$100	\$250
Accidental Death & Dismemberment (aggregate \$1,000,000)	\$10,000 Than Air Flight	\$10,000 24-Hour Other Than Air Flight	\$25,000 24-Hour Other Than Air Flight Air Flight Only - \$250,000!
On Call International 24-Hour Non-Insurance Assistance Services	INCLUDED	INCLUDED	INCLUDED
Optional Sports Equipment Coverage	Not Available	\$2,500	\$2,500
Optional Cancel For Any Reason Benefit** (N/A in New York)	Not Available	75% of Non-Refundable Insured Trip Cost	75% of Non-Refundable Insured Trip Cost

*Group Plan Benefits Are All Secondary Coverage.

**Available on the Necessities & Most Necessities. Additional Costs & terms apply.

Group STUDENT Percentage Pricing						
Trip Cost	BN	Ages	N	N w/CFAR	MN	MN w/CFAR
Up to \$10,000 per pax	\$8	0 -25	2%	2.6%	4.6%	6.1%
		26 +	3.5%	4.65%	7.1%	9.5%
Personal Sports Equipment Coverage - Add to above percentages for coverages:						
	N/A		0.15%	0.15%	0.15%	0.15%
State of PA	N/A		0.24%	0.24%	0.12%	0.12%

For Groups Domiciled (located) Only in California						
Trip Cost	BN	Ages	N	N w/CFAR	MN	MN w/CFAR
Up to \$10,000 per pax	\$5.10	0 - 25	1.26%	1.99%	3.3%	5.11%
		26 +	2.34%	3.72%	5.13%	8.02%
Personal Sports Equipment Coverage - Add to above percentages for coverages:						
	N/A		0.15%	0.15%	0.15%	0.15%

Groups domiciled in all other states for Necessities and Most Necessities \$10.00 Minimum Plan Cost

Groups domiciled in CA - Necessities and Most Necessities \$5.00 Minimum Plan Cost

Trips are subject to a 120-day maximum. Please call for pricing for trips over 31 days. Trip Cancellation and Trip Interruption benefits under the Necessities plan are subject to maximums up to \$10,000. Under the Most Necessities plan, the Trip Cancellation benefit is subject up to \$20,000 maximum, while the Trip Interruption is subject to a \$25,000 maximum.

How to calculate group pricing?

(Note - agent portal will do all your plan cost calculations)

Example - \$3,200 Trip Cost for a student up to age 25 for the Necessities Plan with CFAR - Percentage is 2.6%
 $\$3,200 \times 2.6\% = \83.20 plan cost



California License #0C32142

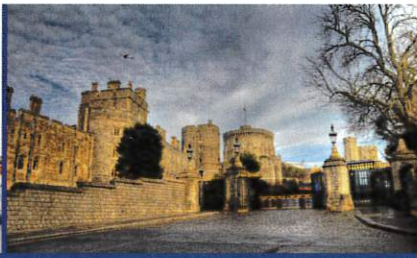
20241030-3974356



800-523-8020



Group@TravelSafe.com



For Travel Professionals Use Only - Do Not Distribute



Adult Group Travel Protection

- Commissionable Rates
- 3 Plans to Offer
 - ◆ Bare Necessities (BN)
 - ◆ Necessities (N)
 - ◆ Most Necessities (MN)
- For Groups of 10+ pax
(NA for family groups)

GROUP Plan Features...*

Optional Cancel For Any Reason (CFAR)**
Pre-Existing Medical Condition Exclusion Waiver

Trip Cancellation "Other" Key Covered Reasons for N & MN
Strikes • Hurricane • Terrorism • Extended school year • Quarantined • Mental, nervous, or psychological disorders



Plus, these "Other" Trip Cancellation Covered Reasons for MN
Financial Insolvency or Financial Default • Common carrier delay or cancellation due to inclement weather or mechanical breakdown • Work Reasons • plus many more...*

- 3 plans to choose from - select the right one that best suits your group.
- Groups of ten (10+) or more persons are eligible for coverage. No family groups accepted.
- Group Members can come from all 50 states & DC, but the group cannot be domiciled (located) in MO, MT, NY, OR & WA

- Pre-Existing Medical Condition Exclusion is waived if a group participant pays the plan cost at or before his/her final payment for the trip, and they are medically able and not disabled from travel at the time payment is made.

Plan Initiation and Guidelines...

If you are authorized to offer TravelSafe Insurance, simply email group@travelsafe.com requesting the necessary paperwork that needs to be completed in order to request approval to insure your group. You will need to receive approval for the group before offering the coverage to the clients. Once the group is approved and set up in the system, we will advise, and then you will be able to log into your portal to download the Excel template to enter your traveler's information. Once a group is approved, the same rating system applies to all travelers, regardless of when they join the group. Optional benefits incur additional costs. If you are not currently authorized to offer our TravelSafe products, please call us at 1-800-523-8020.

1. Travelers should be added at the time their plan cost(s) are received by you.
2. Groups may only be enrolled online and travelers added prior to payment for the group.
3. Prior to payment for the group, you may add, delete or change traveler information.
4. Payments for the entire group must be made by one credit card.
5. For plans with a Trip Cancellation benefit (Necessities and Most Necessities), we recommend insuring the full trip cost.
6. Groups are defined as 10 or more insured persons with a common interest traveling to the same destinations with common group departure and return dates. Individual travelers may leave before the group departure date or stay beyond the group return date.
7. Payment for the group must be received by TravelSafe 15 days prior to the scheduled group departure date.
8. Travel Documents are provided online for you to distribute to group participants. You are responsible for providing travelers with a copy of the plan document upon purchase of the plan.

*Please refer to your specific state and plan document for details. Additional terms apply.

**Available on the Necessities & Most Necessities. Additional Costs & terms apply. Not available to NY residents.



800-523-8020



Group@TravelSafe.com

Group Plans Bare Necessities – Necessities - Most Necessities			
Plan Benefits*	Bare Necessities (BN)	Necessities (N)	Most Necessities (MN)
Trip Cancellation	NOT Included	Insured Trip Cost	Insured Trip Cost
Trip Interruption	NOT Included	100% of Trip Cost	125% Trip Cost
Single Supplement	NOT Included	Included	Included
Trip Delay (6 Hours or More)	NOT Included	\$100 Per Day \$500 Maximum	\$150 Per Day \$750 Maximum
Missed Connection (3 Hours or More)	NOT Included	\$500	\$1,500
Accident & Sickness Medical Expense	\$25,000	\$25,000	\$50,000
Medical Evacuation & Repatriation of Remains - Emergency Medical Evacuation - Medically Necessary Repatriation - Repatriation of Remains - Hospital of Choice	\$50,000 INCLUDED	\$50,000 INCLUDED	\$100,000 INCLUDED
Bedside Traveling Companion Daily Benefit	\$300 per day	\$300 per day	\$300 per day
Political or Security Evacuation & Natural Disaster Evacuation	NOT Included	NOT Included	\$25,000
Baggage & Personal Effects	\$1,000 (\$300 per item max)	\$1,000 (\$300 per item max)	\$1,500 (\$300 per item max)
Baggage Delay (12 Hours or More)	\$100	\$100	\$250
Accidental Death & Dismemberment (aggregate \$1,000,000)	\$10,000 24-Hour Other Than Air Flight	\$10,000 24-Hour Other Than Air Flight	\$25,000 24-Hour Other Than Air Flight Air Flight Only - \$250,000
On Call International 24-Hour Non-Insurance Assistance Services	INCLUDED	INCLUDED	INCLUDED
Optional Sports Equipment Coverage	Not Available	\$2,500	\$2,500
Optional Cancel For Any Reason Benefit** (N/A in New York)	Not Available	75% of Non-Refundable Insured Trip Cost	75% of Non-Refundable Insured Trip Cost

*Group Plan Benefits Are All Secondary Coverage.

**Available on the Necessities & Most Necessities. Additional costs and terms apply.

Group ADULT Percentage Pricing						
Trip Cost	BN	Ages	N	N w/CFAR	MN	MN w/CFAR
Up to \$10,000 per pax	\$14.50	0 - 35	5%	7.5%	5.75%	7.85%
		36 - 50	5.5%	8.25%	6.40%	8.7%
		51 - 65	7.5%	11.4%	8.7%	12%
		66 - 80	10.75%	16.5%	12.4%	17.3%
		81+	20%	30.2%	22.6%	31.3%
Personal Sports Equipment Coverage - Add to above percentages for coverages:						
	N/A		0.15%	0.15%	0.15%	0.15%
State of PA	N/A		0.16%	0.16%	0.15%	0.15%

For Groups Domiciled (located) Only in California						
Trip Cost	BN	Ages	N	N w/CFAR	MN	MN w/CFAR
Up to \$10,000 per pax	\$8.50	0 - 35	1.7%	4.35%	4.15%	6.37%
		36 - 50	1.88%	4.8%	4.61%	7.05%
		51 - 65	2.65%	6.82%	6.28%	9.81%
		66 - 80	3.85%	9.95%	8.96%	14.15%
		81+	6.85%	17.66%	16.35%	25.57%
Personal Sports Equipment Coverage - Add to above percentages for coverages:						
	N/A		0.15%	0.15%	0.17%	0.17%

Groups domiciled in all other states for Necessities and Most Necessities \$20.00 Minimum Plan Cost
Groups domiciled in CA - Necessities and Most Necessities \$10.00 Minimum Plan Cost

Trips are subject to a 120-day maximum. Please call for pricing for trips over 31 days. Trip Cancellation and Trip Interruption benefits under the Necessities plan are subject to maximums up to \$10,000. Under the Most Necessities plan, the Trip Cancellation benefit is subject up to \$20,000 maximum, while the Trip Interruption is subject to a \$25,000 maximum.

How to calculate group pricing?

(Note - agent portal will do all your plan cost calculations)

Example - \$1,200 Trip Cost for a 35-year-old for Necessities Plan with CFAR - Percentage is 7.5%
\$1,200 x 7.5% = \$90.00 plan cost





TravelSafe
INTERNATIONAL
Travel Insurance



INTRODUCING TRAVELSAFE INTERNATIONAL “PROTECTION WITHOUT BORDERS”

The world is waiting—don't let worries and the unexpected travel mishaps hold you back. Get your TravelSafe International Plan today and travel with confidence.

Our Mission

All journeys deserve peace of mind. That's why we created TravelSafe International, a modern travel protection solution designed for today's global traveler. Whether it's a business trip, family vacation, or once-in-a-lifetime adventure, TravelSafe International ensures you're protected wherever you go.

About Us

We are proud to offer the SafeTrip travel protection plans from UnitedHealthcare Global to our non-USA residents, offering world-class coverage and support when it matters most.



Choose the Level of Protection That Fits The Journey.

Not all trips are the same. That's why we offer two tiers of coverage. Whether you're looking for essential medical coverage or comprehensive trip protection. Through TravelSafe, non-USA residents can now get covered by a SafeTrip travel protection plan.



TravelSafe
INTERNATIONAL
Travel Insurance

Available Protection Plans

Comprehensive Travel and Medical Plans

International Travel Medical

Plus: Travel protection for trip cancellations or interruptions, plus international travel medical coverage to cover emergency medical costs.



No deductibles



Trip cancellation, interruption, delay and baggage coverage



Option to add extreme sports activities and rental car coverage



Assistance services

Benefit Highlight	Core	Core Plus	Premium
Trip cancellation (\$50,000 max.)	100%	100%	100%
Trip interruption	125%	150%	175%
Trip delay	6+ hours/\$150 per day/\$1,000 max	6+ hours/\$200 per day/\$1,000 max	6+ hours/\$250 per day/\$1,000 max
Baggage loss	\$100 per item \$200 max	\$250 per item \$500 max	\$250 per item \$1000 max
Baggage delay	24+ hrs/\$200 max	24+ hrs/\$250 max	24+ hrs/\$300 max
Dog/Cat kenneling	6+ hours/ \$30 per day/ \$120 max	6+ hours/ \$30 per day/ \$120 max	6+ hours/ \$30 per day/ \$120 max
Accident & sickness* medical expense	\$50,000 (\$15,000 for ages 70-79; \$10,000 for ages 80-85)	\$100,000 (\$15,000 for ages 70-79; \$10,000 for ages 80-85)	\$150,000 (\$15,000 for ages 70-79; \$10,000 for ages 80-85)
Medical evacuation	\$250,000	\$250,000	\$250,000
Natural disaster & security evacuation	\$100,000 per event	\$100,000 per event	\$100,000 per event
Optional Benefits	Core	Core Plus	Premium
Rental Car Damage	N/A	\$35,000	\$50,000
Extreme sports activity coverage	Available	Available	Available
Sporting equipment loss	N/A	\$1,500	\$2,000
Sporting equipment delay	N/A	3+ hrs/ \$200 max	3+ hrs/ \$200 max

*exclusions apply

International Travel Medical:

Coverage for unexpected health care costs due to an accident or illness while abroad.



No deductibles



Medical assistance and evacuation services



Option to add extreme sports activities coverage



Assistance services

Benefit Highlight	Core	Core Plus	Premium
Trip cancellation	N/A	N/A	N/A
Trip interruption	N/A	N/A	N/A
Trip delay	N/A	N/A	N/A
Baggage loss	\$250 per item \$500 max	\$250 per item \$500 max	\$250 per item \$500 max
Baggage delay	24+ hrs/\$250 max	24+ hrs/\$250 max	24+ hrs/\$250 max
Dog/Cat kenneling	N/A	N/A	N/A
Accident & sickness* medical expense	\$100,000 (\$15,000 for ages 70-79; \$10,000 for ages 80-85)	\$500,000 (\$15,000 for ages 70-79; \$10,000 for ages 80-85)	\$1,000,000 (\$15,000 for ages 70-79; \$10,000 for ages 80-85)
Medical evacuation	\$1,000,000	\$1,000,000	\$1,000,000
Natural disaster & security evacuation	\$100,000 per event	\$100,000 per event	\$100,000 per event
Optional Benefits	Core	Core Plus	Premium
Rental Car Damage	N/A	N/A	N/A
Extreme sports activity coverage	Available	Available	Available
Sporting equipment loss	N/A	N/A	N/A
Sporting equipment delay	N/A	N/A	N/A

*exclusions apply



(800) 523-8020



info@travelsafe.com



www.travelsafe.com

IMPORTANT: Please refer travelers to their plan documents for specific coverage details. This document provides a general overview and does not constitute the full terms and conditions of coverage.



CANADIAN PLANS

Elite & Elite Plus

- Maximum Trip Cost per person is \$100,000 CAD regardless of age
- Maximum Age per person - 100
- Maximum Trip Length - 180 Days
- Accident & Sickness Medical Expenses - up to \$50,000 per person
- Medical Evacuation & Repatriation of Remains - up to \$1,000,000 per person
- Trip Cancellation - Trip Cost
- Trip Interruption - 150% of Trip Cost
- Missed Connection - \$1,500 (3+ hours delayed)
- Travel Delay - \$1,500 (12+ hours delayed)
- Baggage Delay - \$500 (24+ hours delayed)
- Cancel For Any Reason (CFAR) available with Elite Plus
- Change Fee \$250
- Sports Equipment Rental Included up to \$1,500
- See state-specific plan documents for full details

**Contact Us
Today For More
Information**

TravelSafe Insurance
40 Commerce Dr.
Wyomissing, PA 19610
(800) 523-8020
canada@travelsafe.com

<https://travelsafe.catravelins.ca/>



E&O
ERRORS AND OMISSIONS
INSURANCE

Errors & Omissions

Did You Know The Policy:

Protects against allegations of negligence. Ex: You forget to book a client's connecting flight.

Protects against slander, alleging libel, false arrest, invasion of privacy, and wrongful eviction. Ex: Your client doesn't read the terms & conditions for cancelling. They are now telling everyone how horrible you are and leaving you bad reviews everywhere they can.

Provides you with defense in the event of a lawsuit.

Protects damage to a building you may be renting. Ex: You rent an office and due to your electronics being plugged in wrong, a fire starts and causes all kinds of damages,

Can provide additional coverages with endorsements including:

1. Liquor Liability
2. Advertising Injury
3. Travel Supplier Bankruptcy
4. Misquotation or Misstatement of Price

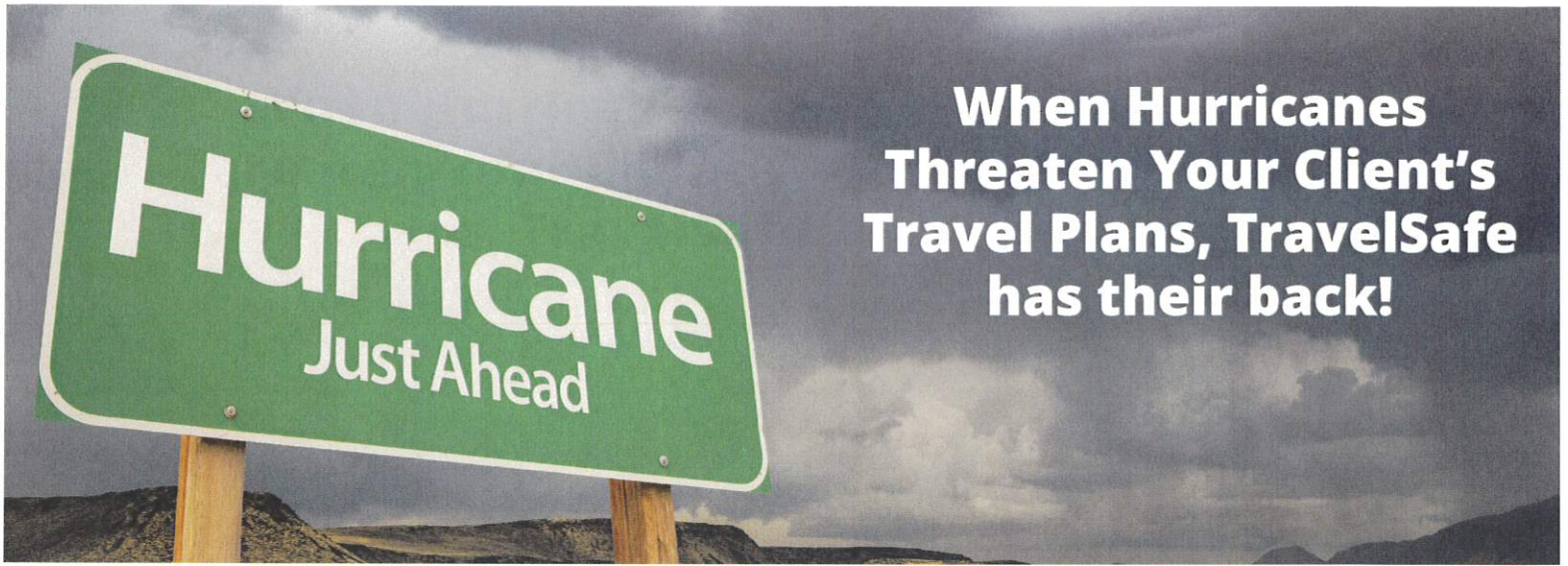
40 Commerce Dr
Wyomissing 19610

Amanda Martin, CISR
Director of Property & Casualty

(610) 743-7825
Amandab@perfettoinsurance.com
www.PerfettoInsurance.com

Contact Us Today For More Information





**When Hurricanes
Threaten Your Client's
Travel Plans, TravelSafe
has their back!**

HURRICANE SEASON IS HERE...

If the National Hurricane Center issues a Hurricane Warning, your clients could be covered by our Classic Plan for Trip Cancellation. To qualify, cancellation must occur more than 14 days following the Effective Date for trip cancellation coverage, and the warning must be issued by the NOAA within 36 hours of the Scheduled Departure Date.

Contact us to learn how to start offering TravelSafe to your clients today and to learn about all the rich benefits our TravelSafe Plans have included.

CALL US TODAY AT (800) 523-8020!



info@travelsafe.com

www.travelsafe.com

40 Commerce Dr.

Wyomissing, Pa 19601

See state-specific plan
documents for full details

Agent Only - Do Not Distribute

CA license #0C32142
20240618-3644706

Customer Service: (800) 523-8020

Email: info@travelsafe.com

40 Commerce Drive – Wyomissing, PA 19610



CA LICENSE #0C32142

For Travel Professionals Use Only – Do Not Distribute. These rates are subject to change. Please refer to our website for most current rate information. March 2026 Edition

Let's go to the drawing board & look at how our plans compare!

Schedule of Insurance Benefits	BASIC All benefits per person – per trip	CLASSIC All benefits per person – per trip	CLASSIC with optional CFAR All benefits per person – per trip
Trip Cancellation – Max Benefit Up To	100% of Trip Cost	100% of Trip Cost	75% of Trip Cost (100% of non-refundable insured trip cost for a covered reason)
Trip Interruption – Max Benefit Up To Trip Interruption if Trip Cost is \$0	100% of Trip Cost \$500 return air ticket cost only	150% of Trip Cost \$1000 return air ticket cost only	150% of Trip Cost \$1000 return air ticket cost only
Trip Delay (6+ Hours) Max Benefit Up To	\$100 Per Day \$1,000 Max	\$150 Per Day \$2,000 Max	\$150 Per Day \$2,000 Max
Missed Trip Connection (3+ Hours) Max Benefit Up To	\$500	\$2,500	\$2,500
Accident & Sickness Medical and Dental Expense - Max Benefits Up To	\$35,000 Medical \$750 Dental	\$100,000 Medical \$750 Dental	\$100,000 Medical \$750 Dental
Medical Evacuation & Repatriation of Remains – Max Benefit Up To	\$100,000 SUBLIMIT	\$1,000,000 SUBLIMIT	\$1,000,000 SUBLIMIT
Political or Security Evacuation & Natural Disaster Evacuation Max Benefit Up To	Not Included	\$25,000 (Not available in MT & NY)	\$25,000 (Not available in MT & NY)
Accidental Death & Dismemberment 24 Hour Other than Air Flight Max Benefit Up To	Not Included	\$25,000	\$25,000
Baggage & Personal Effects Max Benefit Up To	\$500	\$2,500	\$2,500
Cancel for Any Reason (N/A for Residents of New York)	Not Included	Not Included	Available within 21 days of initial trip payment.



ASSISTANCE INCLUDED ON ALL PLANS!!!

Coverage Highlights of TravelSafe Plans	BASIC All benefits per person – per trip	CLASSIC All benefits per person – per trip	CLASSIC with optional CFAR All benefits per person – per trip
Maximum Trip Cost	\$10,000	\$100,000*	\$40,000*
Maximum Trip Duration	30 Days	150 Days*	150 Days*
Waiver of Pre-Existing Condition Exclusion ⁺	Available	Available	Available
Pre-existing Condition Exclusion*	60 Day Look Back	60 Day Look Back	60 Day Look Back
Advance Payment (non-insurance service) We arrange necessary advance payment to the treating facility for a covered injury or sickness.***	Included	Included	Included
Pandemics and Epidemics are not Excluded	Included	Included	Included
Terminated or Laid Off (Same employer at least 1 continuous year) **	Included	Included	Included
Cancel for Work Reasons**	Not Included	Included (Not available NY)	Included (Not available NY)
Hurricane Warning Causing Cancellation of Trip**	Not Included	Included	Included
You or Your Traveling Companion are called to active duty or emergency service to serve or provide aid/relief in the event of a Natural Disaster (Other Than War)**	Not Included	Included	Included
Unannounced Strike, Inclement Weather or Mechanical Breakdown Causing Complete Cessation of Service by a Common Carrier for At Least 12 Consecutive Hours**	Included	Included	Included
Terrorist Incident occurs within 30 days of your departure date in a city listed on your itinerary (provided your supplier did not offer substitute itinerary)**	Included	Included	Included
Reimburses non-refundable prepaid excursions, event tickets, or sightseeing booked during the Trip if your Trip is interrupted for a covered reason.**	\$500 (All states) (Not available MT, NY & WA)	\$500 (All states except) MT & NY \$300 (Not available in WA)	\$500 (All states except) MT & NY \$300 (Not available in WA)
Travel Agent Commission Protection (Non-Insurance provided by TravelSafe)	Available	Available	Not Available

*For persons aged 80 & older, the maximum eligible Trip Cost is \$15,000 and the maximum eligible Trip Length is 30 days. **Other covered reasons for Trip Cancellation and/or Trip Interruption. ***Up to the maximum benefit amount. Reimbursement is required if the claim is not covered.

⁺Pre-Existing Conditions Exclusion can be waived provided the plan is purchased within 21 days of the date the initial trip payment is received, and travelers are medically able and not disabled from travel at the time your plan cost is paid.

The background of the slide is a light blue color with a large, out-of-focus clock face. The clock has black numbers and hands, and the overall image is blurred to create a sense of motion or urgency.

TIME SENSITIVE

CONDITIONS



1. Cancel For Any Reason (CFAR)

Reimbursement: Up to 75% of non-refundable insured trip cost.

Purchase Timing: The plan must be purchased within 21 days of the date the initial deposit or payment for the trip is received.

Cancellation Timing: The trip must be cancelled no later than 2 days before the scheduled departure date.



2. Pre-Existing Medical Condition Exclusion Waiver

Waiver Eligibility: The exclusion for pre-existing medical conditions can be waived if:

- The plan is purchased within 21 days of the date the initial deposit or payment for the trip is received.
- The client is medically able & not disabled from travel at the time the plan cost is paid, as assessed by a physician.



3. Trip Cancellation Due to a Hurricane Warning Condition

Cancellation must occur more than 14 days after the effective purchase date of the coverage for trip cancellation. Storm cannot be named at time of purchase.



4. Financial Insolvency or Financial Default Coverage

Benefits are available for financial insolvency or financial default of an entity that directly provides Travel Arrangements, including common carrier, cruise line, tour operator, or other travel entity that causes complete cessation of travel services.

- The plan is purchased within 21 days of the date the initial deposit or payment for the trip is received.
- The Financial Insolvency or Financial Default occurs more than 14 days following the Effective Date of the Trip Cancellation or Trip Interruption benefits.

(Refer to the plan document as additional terms apply.)



5. Free Look Period

Cancellation: A client may cancel the plan within 14 days of the effective date provided there is no incurred loss, the client has not departed on their trip or filed a claim under this plan.

Process: To cancel, the client should email edits@travelsafe.com with their policy number, stating they are within the 14-day free look period.

Refund: The plan cost refund will be credited to the original payment method, which may take 7-10 business days to appear in your client's account.

*Travel not to escape life,
but so life does not escape us.*



Plans & Pricing

20260319-5265548



TravelSafe INSURANCE

BASIC PLAN

RATES PER PERSON BY AGE & TRIP COST

ALL STATES EXCEPT RESIDENTS OF WASHINGTON

Basic Plan		AGE									
		0 - 18	19 - 29	30 - 39	40 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79
\$0	\$0	\$21	\$30	\$32	\$33	\$35	\$38	\$42	\$52	\$67	\$103
\$1	\$500	\$21	\$34	\$35	\$37	\$39	\$42	\$47	\$58	\$73	\$114
\$501	\$1,000	\$21	\$40	\$42	\$44	\$46	\$49	\$56	\$64	\$77	\$119
\$1,001	\$1,500	\$21	\$50	\$52	\$55	\$60	\$64	\$73	\$85	\$104	\$184
\$1,501	\$2,000	\$21	\$70	\$73	\$77	\$82	\$87	\$98	\$115	\$143	\$252
\$2,001	\$2,500	\$21	\$84	\$88	\$92	\$104	\$108	\$121	\$138	\$166	\$296
\$2,501	\$3,000	\$21	\$90	\$94	\$99	\$114	\$130	\$146	\$164	\$198	\$345
\$3,001	\$3,500	\$100	\$100	\$105	\$110	\$134	\$169	\$191	\$204	\$237	\$393
\$3,501	\$4,000	\$117	\$117	\$123	\$129	\$150	\$201	\$226	\$235	\$267	\$438
\$4,001	\$4,500	\$133	\$133	\$139	\$146	\$166	\$223	\$251	\$261	\$295	\$484
\$4,501	\$5,000	\$147	\$147	\$154	\$161	\$181	\$251	\$282	\$294	\$334	\$526
\$5,001	\$5,500	\$168	\$168	\$176	\$184	\$196	\$271	\$305	\$350	\$425	\$568
\$5,501	\$6,000	\$175	\$175	\$184	\$193	\$210	\$291	\$327	\$377	\$459	\$607
\$6,001	\$6,500	\$189	\$189	\$198	\$207	\$223	\$311	\$350	\$400	\$485	\$647
\$6,501	\$7,000	\$202	\$202	\$212	\$222	\$237	\$328	\$369	\$428	\$524	\$684
\$7,001	\$7,500	\$215	\$215	\$225	\$236	\$252	\$346	\$390	\$452	\$554	\$721
\$7,501	\$8,000	\$227	\$227	\$238	\$249	\$263	\$362	\$407	\$474	\$583	\$756
\$8,001	\$8,500	\$239	\$239	\$250	\$262	\$278	\$380	\$428	\$497	\$610	\$791
\$8,501	\$9,000	\$250	\$250	\$262	\$274	\$285	\$396	\$446	\$518	\$636	\$824
\$9,001	\$9,500	\$261	\$261	\$274	\$287	\$296	\$413	\$465	\$540	\$663	\$857
\$9,501	\$10,000	\$272	\$272	\$285	\$299	\$307	\$429	\$483	\$560	\$686	\$889

WASHINGTON RESIDENTS

Basic Plan		AGE					
		0 - 18	19 - 34	35 - 55	56 - 64	65 - 72	73 - 79
\$0	\$0	\$14	\$14	\$19	\$25	\$35	\$57
\$1	\$500	\$16	\$16	\$21	\$30	\$41	\$60
\$501	\$1,000	\$26	\$26	\$36	\$53	\$72	\$102
\$1,001	\$1,500	\$38	\$38	\$53	\$78	\$105	\$148
\$1,501	\$2,000	\$51	\$51	\$70	\$104	\$139	\$192
\$2,001	\$2,500	\$63	\$63	\$88	\$129	\$172	\$236
\$2,501	\$3,000	\$76	\$76	\$106	\$155	\$206	\$280
\$3,001	\$3,500	\$89	\$89	\$124	\$181	\$240	\$323
\$3,501	\$4,000	\$102	\$102	\$142	\$208	\$273	\$366
\$4,001	\$4,500	\$115	\$115	\$160	\$234	\$307	\$409
\$4,501	\$5,000	\$129	\$129	\$179	\$261	\$341	\$452
\$5,001	\$5,500	\$142	\$142	\$198	\$288	\$375	\$494
\$5,501	\$6,000	\$156	\$156	\$217	\$315	\$409	\$537
\$6,001	\$6,500	\$170	\$170	\$236	\$343	\$444	\$581
\$6,501	\$7,000	\$184	\$184	\$256	\$371	\$479	\$625
\$7,001	\$7,500	\$199	\$199	\$276	\$399	\$514	\$669
\$7,501	\$8,000	\$213	\$213	\$296	\$428	\$551	\$715
\$8,001	\$8,500	\$227	\$227	\$316	\$457	\$587	\$761
\$8,501	\$9,000	\$242	\$242	\$337	\$486	\$625	\$809
\$9,001	\$9,500	\$257	\$257	\$357	\$516	\$664	\$858
\$9,501	\$10,000	\$272	\$272	\$379	\$547	\$703	\$909

OPTIONAL INSURANCE COVERAGES

ALL STATE RESIDENTS EXCEPT RESIDENTS OF AK, MO, PA, SC, VA, WA

Accidental Death and Dismemberment (Air Flight Only)	
\$500k Max	\$50
\$250k Max	\$25
\$100k Max	\$10

Rental Car Damage and Theft Coverage	
\$35,000 Max	\$7

Business Equipment and Sports Equipment Rental	
\$1,000 Max	\$15

WASHINGTON RESIDENTS

Accidental Death and Dismemberment (Air Flight Only)	
\$500k Max	\$35
\$250k Max	\$17.50
\$100k Max	\$7

Rental Car Damage and Theft Coverage	
\$35,000 Max	\$6

Business Equipment and Sports Equipment Rental	
\$1,000 Max	\$12

RATES PER PERSON BY AGE & TRIP COST

ALL STATES EXCEPT RESIDENTS OF WASHINGTON

Classic Plan		AGE											
		0 - 18	19-29	30-39	40-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
\$0	\$0	\$28	\$39	\$41	\$43	\$46	\$51	\$58	\$65	\$91	\$131	\$152	\$180
\$1	\$500	\$28	\$42	\$44	\$47	\$49	\$55	\$62	\$70	\$98	\$138	\$162	\$191
\$501	\$1,000	\$28	\$52	\$54	\$57	\$60	\$64	\$72	\$78	\$105	\$146	\$206	\$243
\$1,001	\$1,500	\$28	\$64	\$68	\$73	\$79	\$85	\$96	\$104	\$152	\$225	\$275	\$325
\$1,501	\$2,000	\$28	\$91	\$96	\$102	\$108	\$115	\$129	\$142	\$209	\$309	\$386	\$455
\$2,001	\$2,500	\$28	\$109	\$114	\$125	\$135	\$141	\$159	\$170	\$247	\$363	\$458	\$540
\$2,501	\$3,000	\$28	\$118	\$124	\$137	\$150	\$172	\$193	\$203	\$291	\$424	\$535	\$631
\$3,001	\$3,500	\$133	\$133	\$139	\$158	\$177	\$224	\$252	\$253	\$345	\$482	\$611	\$720
\$3,501	\$4,000	\$155	\$155	\$162	\$181	\$200	\$266	\$299	\$292	\$391	\$539	\$684	\$807
\$4,001	\$4,500	\$175	\$175	\$184	\$202	\$220	\$295	\$332	\$323	\$432	\$595	\$755	\$891
\$4,501	\$5,000	\$194	\$194	\$204	\$222	\$239	\$333	\$375	\$365	\$478	\$648	\$826	\$974
\$5,001	\$5,500	\$223	\$223	\$234	\$247	\$260	\$360	\$405	\$434	\$539	\$698	\$902	\$1,064
\$5,501	\$6,000	\$233	\$233	\$244	\$261	\$279	\$387	\$436	\$468	\$580	\$748	\$954	\$1,125
\$6,001	\$6,500	\$250	\$250	\$262	\$279	\$296	\$412	\$464	\$497	\$617	\$796	\$1,018	\$1,200
\$6,501	\$7,000	\$267	\$267	\$280	\$298	\$315	\$437	\$492	\$533	\$657	\$842	\$1,078	\$1,271
\$7,001	\$7,500	\$286	\$286	\$299	\$317	\$334	\$461	\$518	\$562	\$692	\$887	\$1,136	\$1,339
\$7,501	\$8,000	\$301	\$301	\$316	\$332	\$349	\$483	\$544	\$590	\$727	\$932	\$1,193	\$1,407
\$8,001	\$8,500	\$318	\$318	\$334	\$351	\$369	\$507	\$571	\$619	\$761	\$974	\$1,247	\$1,471
\$8,501	\$9,000	\$332	\$332	\$348	\$364	\$379	\$528	\$594	\$645	\$793	\$1,015	\$1,300	\$1,533
\$9,001	\$9,500	\$348	\$348	\$365	\$380	\$394	\$550	\$619	\$671	\$824	\$1,054	\$1,353	\$1,595
\$9,501	\$10,000	\$363	\$363	\$380	\$394	\$408	\$572	\$644	\$697	\$856	\$1,096	\$1,403	\$1,654
\$10,001	\$100,000	3.9%	3.9%	4.1%	4.3%	4.4%	6.2%	7.0%	7.6%	9.3%	11.9%	15.3%	18.1%
DAILY RATE FOR DAYS 37 - 120													
Generic States		\$5.45	\$5.45	\$5.49	\$6.19	\$7.18	\$7.89	\$8.83	\$10.23	\$11.80	\$13.77	\$17.24	\$23.75
AK		\$8.33	\$8.33	\$8.40	\$9.46	\$10.99	\$12.07	\$13.50	\$15.66	\$18.04	\$21.06	\$26.38	\$36.34
MO		\$4.29	\$4.29	\$4.32	\$4.87	\$5.66	\$6.22	\$6.95	\$8.06	\$9.29	\$10.85	\$13.58	\$18.71
PA		\$4.54	\$4.54	\$4.58	\$5.16	\$5.99	\$6.58	\$7.36	\$8.53	\$9.83	\$11.48	\$14.37	\$19.80
SC/VA		\$5.42	\$5.42	\$5.46	\$6.16	\$7.15	\$7.85	\$8.79	\$10.19	\$11.74	\$13.71	\$17.16	\$23.64

WASHINGTON RESIDENTS

Classic Plan		AGE						
		0-18	19-34	35-55	56-64	65-72	73-79	80+
\$0	\$0	\$22	\$22	\$29	\$35	\$48	\$74	\$147
\$1	\$500	\$24	\$24	\$30	\$40	\$54	\$77	\$134
\$501	\$1,000	\$37	\$37	\$49	\$69	\$92	\$128	\$206
\$1,001	\$1,500	\$52	\$52	\$71	\$101	\$133	\$184	\$286
\$1,501	\$2,000	\$68	\$68	\$92	\$132	\$175	\$238	\$364
\$2,001	\$2,500	\$84	\$84	\$115	\$165	\$216	\$293	\$440
\$2,501	\$3,000	\$100	\$100	\$137	\$197	\$258	\$347	\$515
\$3,001	\$3,500	\$116	\$116	\$160	\$230	\$301	\$401	\$588
\$3,501	\$4,000	\$133	\$133	\$183	\$264	\$343	\$455	\$659
\$4,001	\$4,500	\$150	\$150	\$207	\$297	\$385	\$509	\$730
\$4,501	\$5,000	\$167	\$167	\$231	\$331	\$428	\$563	\$801
\$5,001	\$5,500	\$185	\$185	\$255	\$366	\$471	\$617	\$871
\$5,501	\$6,000	\$203	\$203	\$280	\$400	\$515	\$671	\$942
\$6,001	\$6,500	\$220	\$220	\$304	\$436	\$559	\$726	\$1,013
\$6,501	\$7,000	\$238	\$238	\$330	\$471	\$604	\$782	\$1,085
\$7,001	\$7,500	\$257	\$257	\$355	\$507	\$649	\$838	\$1,158
\$7,501	\$8,000	\$275	\$275	\$381	\$544	\$695	\$896	\$1,233
\$8,001	\$8,500	\$294	\$294	\$407	\$581	\$741	\$955	\$1,310
\$8,501	\$9,000	\$313	\$313	\$433	\$618	\$789	\$1,015	\$1,390
\$9,001	\$9,500	\$332	\$332	\$460	\$657	\$838	\$1,077	\$1,472
\$9,500	\$10,000	\$351	\$351	\$487	\$696	\$887	\$1,140	\$1,558
\$10,001	\$11,000	\$386	\$386	\$537	\$768	\$980	\$1,260	\$1,722
Washington Daily Rate for Days 37 - 120								
Per Day		\$2.39	\$2.39	\$2.39	\$3.46	\$4.69	\$6.66	\$10.64

OPTIONAL INSURANCE COVERAGES

ALL STATE RESIDENTS EXCEPT RESIDENTS OF AK, MO, PA, SC, VA, WA

Accidental Death and Dismemberment (Air Flight Only)	
\$500k Max	\$50
\$250k Max	\$25
\$100k Max	\$10

Rental Car Damage and Theft Coverage	
\$35,000 Max	\$7

Business Equipment and Sports Equipment Rental	
\$1,000 Max	\$15

WASHINGTON RESIDENTS

Accidental Death and Dismemberment (Air Flight Only)	
\$500k Max	\$35
\$250k Max	\$17.50
\$100k Max	\$7

Rental Car Damage and Theft Coverage	
\$35,000 Max	\$6

Business Equipment and Sports Equipment Rental	
\$1,000 Max	\$12



CLASSIC PLAN PLUS with

Cancel For Any Reason!

RATES PER PERSON BY AGE & TRIP COST

ALL STATES EXCEPT RESIDENTS OF WASHINGTON

Classic Plus+ Plan		AGE											
		0-18	19-29	30-39	40-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
\$1	\$500	\$61	\$61	\$64	\$68	\$71	\$80	\$90	\$102	\$141	\$201	\$234	\$276
\$501	\$1,000	\$75	\$75	\$79	\$83	\$87	\$93	\$105	\$114	\$153	\$211	\$298	\$352
\$1,001	\$1,500	\$93	\$93	\$98	\$106	\$115	\$123	\$138	\$151	\$221	\$326	\$399	\$471
\$1,501	\$2,000	\$133	\$133	\$139	\$147	\$156	\$166	\$187	\$205	\$302	\$448	\$560	\$660
\$2,001	\$2,500	\$158	\$158	\$165	\$181	\$196	\$205	\$231	\$246	\$359	\$527	\$664	\$783
\$2,501	\$3,000	\$172	\$172	\$180	\$199	\$218	\$249	\$280	\$294	\$422	\$614	\$776	\$915
\$3,001	\$3,500	\$192	\$192	\$202	\$229	\$257	\$324	\$365	\$367	\$500	\$699	\$885	\$1,044
\$3,501	\$4,000	\$225	\$225	\$235	\$263	\$290	\$386	\$434	\$423	\$567	\$782	\$992	\$1,169
\$4,001	\$4,500	\$254	\$254	\$267	\$293	\$319	\$428	\$482	\$468	\$626	\$863	\$1,095	\$1,291
\$4,501	\$5,000	\$282	\$282	\$295	\$321	\$347	\$483	\$543	\$530	\$693	\$939	\$1,197	\$1,412
\$5,001	\$5,500	\$323	\$323	\$339	\$358	\$377	\$522	\$587	\$629	\$782	\$1,011	\$1,308	\$1,542
\$5,501	\$6,000	\$337	\$337	\$353	\$379	\$404	\$561	\$631	\$678	\$841	\$1,084	\$1,383	\$1,631
\$6,001	\$6,500	\$363	\$363	\$380	\$405	\$430	\$598	\$673	\$720	\$894	\$1,154	\$1,476	\$1,740
\$6,501	\$7,000	\$388	\$388	\$406	\$432	\$457	\$633	\$713	\$773	\$952	\$1,221	\$1,563	\$1,843
\$7,001	\$7,500	\$414	\$414	\$434	\$459	\$485	\$668	\$751	\$815	\$1,003	\$1,285	\$1,647	\$1,942
\$7,501	\$8,000	\$436	\$436	\$458	\$482	\$506	\$700	\$788	\$855	\$1,053	\$1,351	\$1,729	\$2,039
\$8,001	\$8,500	\$461	\$461	\$484	\$509	\$535	\$735	\$827	\$897	\$1,103	\$1,412	\$1,808	\$2,132
\$8,501	\$9,000	\$481	\$481	\$505	\$527	\$550	\$766	\$862	\$935	\$1,149	\$1,471	\$1,885	\$2,223
\$9,001	\$9,500	\$505	\$505	\$529	\$551	\$572	\$798	\$897	\$973	\$1,195	\$1,528	\$1,961	\$2,312
\$9,501	\$10,000	\$526	\$526	\$551	\$572	\$592	\$830	\$933	\$1,010	\$1,241	\$1,588	\$2,034	\$2,398
\$10,001	\$100,000	5.7%	5.7%	6.0%	6.2%	6.4%	9.0%	10.1%	10.9%	13.5%	17.2%	22.2%	26.2%
DAILY RATES FOR TRIPS OVER 36 DAYS													
Per Day		\$6.39	\$6.39	\$6.45	\$7.26	\$8.43	\$9.26	\$10.36	\$12.01	\$13.85	\$16.16	\$20.24	\$27.89
AK		\$11.00	\$11.00	\$11.09	\$12.50	\$14.52	\$15.94	\$17.84	\$20.68	\$23.84	\$27.82	\$34.84	\$48.00
MO		\$5.41	\$5.41	\$5.46	\$6.15	\$7.14	\$7.84	\$8.77	\$10.17	\$11.73	\$13.69	\$17.14	\$23.61
PA		\$6.52	\$6.52	\$6.58	\$7.41	\$8.61	\$9.45	\$10.58	\$12.26	\$14.13	\$16.50	\$20.66	\$28.46
SC/VA		\$9.80	\$9.80	\$9.88	\$11.13	\$12.93	\$14.20	\$15.89	\$18.42	\$21.23	\$24.78	\$31.03	\$42.75

WASHINGTON RESIDENTS

Classic Plus+ Plan		AGE						
		0-18	19-34	35-55	56-64	65-72	73-79	80+
\$0	\$0	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$1	\$500	\$66	\$66	\$73	\$79	\$88	\$106	\$156
\$501	\$1,000	\$84	\$84	\$97	\$112	\$130	\$160	\$231
\$1,001	\$1,500	\$104	\$104	\$123	\$147	\$175	\$219	\$313
\$1,501	\$2,000	\$124	\$124	\$150	\$184	\$220	\$277	\$394
\$2,001	\$2,500	\$146	\$146	\$178	\$222	\$267	\$336	\$473
\$2,501	\$3,000	\$168	\$168	\$207	\$260	\$314	\$394	\$550
\$3,001	\$3,500	\$192	\$192	\$237	\$299	\$362	\$453	\$627
\$3,501	\$4,000	\$216	\$216	\$268	\$339	\$410	\$512	\$703
\$4,001	\$4,500	\$242	\$242	\$300	\$381	\$460	\$572	\$778
\$4,501	\$5,000	\$268	\$268	\$333	\$423	\$510	\$632	\$854
\$5,001	\$5,500	\$296	\$296	\$367	\$467	\$561	\$693	\$929
\$5,501	\$6,000	\$325	\$325	\$403	\$512	\$614	\$755	\$1,006
\$6,001	\$6,500	\$355	\$355	\$441	\$558	\$668	\$818	\$1,083
\$6,501	\$7,000	\$386	\$386	\$479	\$606	\$723	\$883	\$1,162
\$7,001	\$7,500	\$420	\$420	\$520	\$655	\$781	\$950	\$1,243
\$7,501	\$8,000	\$455	\$455	\$562	\$707	\$840	\$1,019	\$1,327
\$8,001	\$8,500	\$491	\$491	\$607	\$760	\$901	\$1,090	\$1,414
\$8,501	\$9,000	\$530	\$530	\$653	\$816	\$965	\$1,164	\$1,503
\$9,001	\$9,500	\$571	\$571	\$702	\$875	\$1,031	\$1,241	\$1,597
\$9,501	\$10,000	\$614	\$614	\$754	\$935	\$1,100	\$1,321	\$1,696
\$10,001	\$11,000	\$699	\$699	\$854	\$1,053	\$1,233	\$1,474	\$1,885
\$11,001	\$12,000	\$805	\$805	\$978	\$1,196	\$1,395	\$1,661	\$2,119
\$12,001	\$13,000	\$925	\$925	\$1,118	\$1,356	\$1,574	\$1,869	\$2,380
Daily Rate for Days 37-120								
Per Day		\$2.39	\$2.39	\$2.39	\$3.46	\$4.69	\$6.66	\$10.64

OPTIONAL INSURANCE COVERAGES

ALL STATE RESIDENTS EXCEPT RESIDENTS OF AK, MO, PA, SC, VA, WA

Accidental Death and Dismemberment (Air Flight Only)	
\$500k Max	\$50
\$250k Max	\$25
\$100k Max	\$10

Rental Car Damage and Theft Coverage	
\$35,000 Max	\$7

Business Equipment and Sports Equipment Rental	
\$1,000 Max	\$15

WASHINGTON RESIDENTS

Accidental Death and Dismemberment (Air Flight Only)	
\$500k Max	\$35
\$250k Max	\$17.50
\$100k Max	\$7

Rental Car Damage and Theft Coverage	
\$35,000 Max	\$6

Business Equipment and Sports Equipment Rental	
\$1,000 Max	\$12



STUDENT GROUPS

Pages 12 - 13



ADULT GROUPS

Pages 14 - 15

Group Travel Made Easy



STUDENT GROUP HIGHLIGHTS	ADULT GROUP HIGHLIGHTS
Commissionable Rates	Commissionable Rates
Groups of 10 or more are eligible for coverage. No family groups accepted.	Groups of 10 or more are eligible for coverage. No family groups accepted.
3 Plans to Offer	3 Plans to Offer
Group members can come from all 50 states including DC. Groups cannot be domiciled (located) in MO, MT, NY, OR & WA	
Pre-Existing Medical Condition Exclusion can be waived if a groups participant pays the plan cost at or before his/her final payment for the trip, and they are medically able and not disabled from travel at the time payment is made.	
Optional Cancel for Any Reason (CFAR)*	
Trip Cancellation Coverage for Academic Exam Testing**	*Available on the Necessities & Most Necessities. Additional costs & terms apply. Not available to NY residents.

**This benefit is available exclusively under the Most Necessities plan.

Plan Initiation and Guidelines...

If you are authorized to offer TravelSafe Insurance, simply email group@travelsafe.com requesting the necessary paperwork that needs to be completed to request approval to insure your group. You will need to receive approval for the group before offering the coverage to the clients. Once the group is approved and set up in the system, we will advise, and then you will be able to log into your portal to download the Excel template to enter your traveler's information. Once a group is approved, the same rating system applies to all travelers, regardless of when they join the group. Optional benefits incur additional costs. If you are not currently authorized to offer our TravelSafe products, please call us at **1-800-523-8020**.

1. Travelers should be added at the time their plan cost(s) are received by you.
2. Groups may only be enrolled online and travelers added prior to payment for the group.
3. Prior to payment for the group, you may add, delete or change traveler information.
4. Payments for the entire group must be made by one credit card.
5. For plans with a Trip Cancellation benefit (Necessities and Most Necessities), we recommend insuring the full trip cost.
6. Groups are defined as 10 or more insured persons with a common interest traveling to the same destinations with common group departure and return dates. Individual travelers may leave before the group departure date or stay beyond the group return date.
7. Payment for the group must be received by TravelSafe 15 days prior to the scheduled group departure date.
8. Travel Documents are provided online for you to distribute to group participants. You are responsible for providing travelers with a copy of the plan document upon purchase of the plan.

STUDENT GROUPS			
PLAN BENEFITS*	BARE NECESSITIES	NECESSITIES	MOST NECESSITIES
Trip Cancellation – Max Benefit Up to	NOT Included	Insured Trip Cost	Insured Trip Cost
Trip Interruption – Max Benefit Up to	NOT Included	100% of Trip Cost	125% of Trip Cost
Single Supplement	NOT Included	Included	Included
Trip Delay (6 Hours or More)	NOT Included	\$100 Per Day \$500 Maximum	\$150 Per Day \$750 maximum
Missed Connection (3 Hours or More) Max Benefit Up To	NOT Included	\$500	\$1,500
Accident & Sickness Medical Expense	\$25,000	\$25,000	\$50,000
Dental Expense sublimit	Up to \$750	Up to \$750	Up to \$750
Medical Evacuation & Repatriation of Remains - Emergency Medical Evacuation - Medically Necessary Repatriation - Repatriation of Remains - Hospital of Choice	\$50,000 INCLUDED	\$50,000 INCLUDED	\$100,000 INCLUDED
Bedside Traveling Companion Daily Benefit	\$300 per day	\$300 per day	\$300 per day
Political or Security Evacuation & Natural Disaster Evacuation	NOT Included	NOT Included	\$25,000
Baggage & Personal Effects	\$1,000 (\$300 per item max)	\$1,000 (\$300 per item max)	\$1,500 (\$300 per item max)
Baggage Delay (12 Hours or More)	\$100	\$100	\$250
Accidental Death & Dismemberment (aggregate \$1,000,000)	\$10,000 24-Hour Other Than Air Flight	\$10,000 24-Hour Other Than Air Flight	\$25,000 24-Hour Other Than Air Flight Air Flight Only - \$250,000
On Call International 24-Hour Non-Insurance Assistance Services	INCLUDED	INCLUDED	INCLUDED
Optional Sports Equipment Coverage**	Not Available	\$2,500	\$2,500
Optional Cancel for Any Reason Benefit** (N/A in New York)	Not Available	75% of Non-Refundable Insured Trip Cost	75% of Non-Refundable Insured Trip Cost

*Group Plan Benefits Are All Secondary Coverage.

**Available on the Necessities & Most Necessities. Additional costs & terms apply.



Student Group Pricing Percentages						
Trip Cost	BN	Ages	N	N w/CFAR	MN	MN w/CFAR
Up to \$10,000 per pax	\$8	0-25	2%	2.6%	4.6%	6.1%
		26 +	3.5%	4.65%	7.1%	9.5%
🏈🏀🏊🏆 Personal Sports Equipment coverage – Add to above percentages for coverages: 🏈🏀🏊🏆						
Non-Residents of PA	N/A		0.15%	0.15%	0.15%	0.15%
Residents of Pennsylvania	N/A		0.24%	0.24%	0.12%	0.12%

For Groups Domiciled (located) Only in California						
Trip Cost	BN	Ages	N	N w/CFAR	MN	MN w/CFAR
Up to \$10,000 per pax	\$5.10	0 – 25	1.26%	1.99%	3.3%	5.11%
		26+	2.34%	3.72%	5.13%	8.02%
🏈🏀🏊🏊🏊 Personal Sports Equipment Coverage – Add to above percentages for coverages: 🏈🏀🏊🏊🏊						
Residents of California	N/A		0.15%	0.15%	0.15%	0.15%

LEGEND	
BN	Bare Necessities Plan
Ages	Age Ranges
N	Necessities Plan(s)
MN	Most Necessities Plan(s)

Groups domiciled in all other states for Necessities and Most Necessities \$10.00 Minimum Plan Cost
Groups domiciled in CA – Necessities and Most Necessities \$5.00 Minimum Plan Cost

Trips are subject to a 120-day maximum. Please call for pricing for trips over 31 days. Trip Cancellation and Trip Interruption benefits under the Necessities plan are subject to maximums up to \$10,000. Under the Most Necessities plan, the Trip Cancellation benefit is subject up to \$20,000 maximum, while the Trip Interruption is subject to a \$25,000 maximum.

How to calculate group pricing?

(Note – agent portal will do all your plan cost calculations)

Example - \$1,200 Trip Cost for a 35-year-old for Necessities Plan with CFAR – Percentage is 4.65%
\$1,200 x 4.65% = \$55.80 plan cost

ADULT GROUPS

PLAN BENEFITS*	BARE NECESSITIES	NECESSITIES	MOST NECESSITIES
Trip Cancellation – Max Benefit Up To	NOT Included	Insured Trip Cost	Insured Trip Cost
Trip Interruption – Max Benefit Up To	NOT Included	100% of Trip Cost	125% of Trip Cost
Single Supplement	NOT Included	Included	Included
Trip Delay (6 Hours or More)	NOT Included	\$100 Per Day \$500 Maximum	\$150 Per Day \$750 maximum
Missed Connection (3 Hours or More) Max Benefit Up To	NOT Included	\$500	\$1,500
Accident & Sickness Medical Expense	\$25,000	\$25,000	\$50,000
Dental Expense sublimit	Up to \$750	Up to \$750	Up to \$750
Medical Evacuation & Repatriation of Remains - Emergency Medical Evacuation - Medically Necessary Repatriation - Repatriation of Remains - Hospital of Choice	\$50,000 INCLUDED	\$50,000 INCLUDED	\$100,000 INCLUDED
Bedside Traveling Companion Daily Benefit	\$300 per day	\$300 per day	\$300 per day
Political or Security Evacuation & Natural Disaster Evacuation	NOT Included	NOT Included	\$25,000
Baggage & Personal Effects	\$1,000 (\$300 per item max)	\$1,000 (\$300 per item max)	\$1,500 (\$300 per item max)
Baggage Delay (12 Hours or More)	\$100	\$100	\$250
Accidental Death & Dismemberment (aggregate \$1,000,000)	\$10,000 24-Hour Other Than Air Flight	\$10,000 24-Hour Other Than Air Flight	\$25,000 24-Hour Other Than Air Flight Air Flight Only - \$250,000
On Call International 24-Hour Non-Insurance Assistance Services	INCLUDED	INCLUDED	INCLUDED
Optional Sports Equipment Coverage**	Not Available	\$2,500	\$2,500
Optional Cancel for Any Reason Benefit** (N/A in New York)	Not Available	75% of Non-Refundable Insured Trip Cost	75% of Non-Refundable Insured Trip Cost

*Group Plan Benefits Are All Secondary Coverage.

**Available on the Necessities & Most Necessities. Additional costs & terms apply.

Adult Group Pricing Percentages						
Trip Cost	BN	Ages	N	N w/CFAR	MN	MN w/CFAR
Up to \$10,000 per pax	\$14.50	0 – 35	5%	7.5%	5.75%	7.85%
		36 – 50	5.5%	8.25%	6.40%	8.7%
		51 – 65	7.5%	11.4%	8.7%	12%
		66 – 80	10.75%	16.5%	12.4%	17.3%
		81+	20%	30.2%	22.6%	31.3%
⚽🏀🎾🏒 Personal Sports Equipment Coverage – Add to above percentages for coverages: ⚽🏀🎾🏒						
Non-Residents of PA	N/A	All Ages	0.15%	0.15%	0.15%	0.15%
Residence of Pennsylvania	N/A	All Ages	0.16%	0.16%	0.015%	0.15%

LEGEND	
BN	Bare Necessities Plan
Ages	Age Ranges
N	Necessities Plan(s)
MN	Most Necessities Plan(s)

For Groups Domiciled (located) Only in California						
Trip Cost	BN	Ages	N	N w/CFAR	MN	MN w/CFAR
Up to \$10,000 per pax	\$8.50	0 - 35	1.7%	4.35%	4.15%	6.37%
		36 - 50	1.88%	4.8%	4.61%	7.05%
		51 - 65	2.65%	6.82%	6.28%	9.81%
		66 - 80	3.85%	9.95%	8.96%	14.15%
		81+	6.85%	17.66%	16.35%	25.57%
⚽🏀🎾🏒 Personal Sports Equipment Coverage – Add to above percentages for coverages: ⚽🏀🎾🏒						
Residents of California	N/A	All Ages	0.15%	0.15%	0.17%	0.17%

Groups domiciled in all other states for Necessities and Most Necessities \$20.00 Minimum Plan Cost

Groups domiciled in CA – Necessities and Most Necessities \$10.00 Minimum Plan Cost

Trips are subject to a 120-day maximum. Please call for pricing for trips over 31 days. Trip Cancellation and Trip Interruption benefits under the Necessities plan are subject to maximums up to \$10,000. Under the Most Necessities plan, the Trip Cancellation benefit is subject up to \$20,000 maximum, while the Trip Interruption is subject to a \$25,000 maximum.

How to calculate group pricing?

(Note – agent portal will do all your plan cost calculations)

Example - \$1,200 Trip Cost for a 35-year-old for Necessities Plan with CFAR – Percentage is 7.5%
\$1,200 x 7.5% = \$90.00 plan cost